

1915.
NEW ZEALAND.

EDUCATION:
TEACHERS' SUPERANNUATION FUND.

Laid before Parliament in pursuance of the Act.

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PART 1.
EXTRACT FROM THE THIRTY-EIGHTH ANNUAL REPORT OF THE
MINISTER OF EDUCATION.

THE balance at the credit of the fund on the 31st December, 1914, was £302,701, an increase over that on the 31st December, 1913, of £37,565. The income for 1914 was £78,626, and the expenditure £41,061. During the year 522 members were admitted, while 270 left the fund, a net increase of 252.

At the end of 1914,—

The number of contributors was	4,269
Of whom members under Part IX of Education Act, 1908, numbered ..	90
And members admitted under sections 3 and 4 of the Public Service Classification and Superannuation Amendment Act, 1908 (universities), numbered	56
The annual rate of contribution paid as at the end of the year was ..	£47,831
The number of allowances in force at the end of the year was ..	504
representing an annual charge of	£35,191

viz.,—

Ordinary retiring -allowances were	318, representing £28,709
Retiring-allowances in medically unfit cases	56, „ 4,419
Allowances to widows	72, „ 1,309
Allowances to children	58, „ 754

The amount held by the Public Trustee at the end of the year was .. £294,283
The fund receives interest on daily balances in the hands of the Public Trustee—
4½ per cent. on the first £6,000 and 4¼ per cent. on the balance. No charge is made for investment.

Provision has been made for the payment by the Government of the contributions of contributors to the fund who have enlisted with the Expeditionary Forces engaged in the war, until the release of the contributors from military duties.

The triennial investigation of the fund, as provided for under the Public Service Classification and Superannuation Amendment Act, 1908 (section 38), has been made by the Actuary appointed by the Governor for the purpose, and his report thereon will be laid before Parliament during the coming session.

PART 2.

NINTH REPORT OF THE BOARD CONSTITUTED BY THE PUBLIC SERVICE CLASSIFICATION AND SUPERANNUATION AMENDMENT ACT (PART I), 1908.

FOR THE YEAR ENDED 31ST DECEMBER, 1914.

The Honourable the Minister of Education.

SIR,—

Wellington, 8th June, 1914.

The Board has to submit the following report for the year ended the 31st December, 1914:—

Meetings.—The usual quarterly meetings of the Board were held in February, May, August, and November.

Contributors.—The number of contributors increased from 4,017 at the end of 1913 to 4,269 at the end of 1914, an increase of 252. Table A shows the contributors arranged according to percentage of contribution, together with the number admitted and the number left during the year.

Retiring and other Allowances.—Allowances amounting to £6,610 13s. per annum were granted during the year. Details are given in Table 3. The annual amount payable at the end of the year was £35,190 11s.

Seventeen allowances were discontinued by death, and thirteen from other causes—viz., twelve children attained the age of fourteen years, and one annuitant (retired medically unfit) permanently rejoined the Education service, his allowance consequently ceasing.

Income.—The total income for the year was £78,626, made up as follows:—

	£
Members' ordinary contributions	49,252
Recredits	57
Government subsidy	17,000
Interest from Public Trustee	11,798
Interest on arrears of contributions	519
Total for year	£78,626

It will be seen on reference to the balance-sheet that considerable amounts of contributions and interest were outstanding at the end of the year, the figures being £5,120 2s. 3d. and £805 17s. 3d. respectively. That these sums are so large is due to the fact that many of the contributors who failed to join in 1906, and who were admitted in 1913 under section 5 of the amending Act of 1912, have not yet paid up the full amount of arrears due from the 1st January, 1906, payment of which was a condition of their admission. The regulations allow them to pay the arrears by annual or monthly instalments. Of outstandings on the 31st December, 1913, £1,062 3s. 11d. contributions and £425 8s. interest were paid off in 1914.

Expenditure.—The allowances paid to contributors who have retired, and to dependants of deceased contributors, and annuitants, amounted to £33,484 11s. 4d, an increase of £5,197 16s. 5d. over that of 1913.

Refunds of contributions on voluntary retirement from the Education service amounted to £6,382 8s. 10d., while the refunds to personal representatives of deceased contributors amounted to £1,015 19s. 6d.

One contributor elected to accept compensation (payable from the Consolidated Fund) in lieu of a retiring-allowance, and in terms of section 32 (d) of the Act was granted a refund of her contributions, amounting to £42 19s. 6d.

Net Revenue.—The total for the year was £37,565.

Accumulated Funds.—These amounted at the end of the year to £302,700 14s. 9d.

Government Subsidy.—The Government subsidy of £17,000 was received during the first quarter of the year. The total subsidies paid by the Government since the inception of the fund amount to £67,000.

Investment of the Fund.—The fund receives interest on daily balances in the hands of the Public Trustee of $4\frac{1}{2}$ per cent. on the first £6,000 and $4\frac{1}{4}$ per cent. on the remainder. These rates are the maximum allowed by the Public Trust Office Act. The Board is of opinion that a higher rate could be earned, and is taking steps to secure, if possible, a more favourable return on the moneys invested.

Actuarial Investigation.—The triennial investigation (for the years 1911, 1912, and 1913) has been made by the Actuary appointed by the Governor for the purpose, and his report will be presented to Parliament during the coming session.

Statistics.—The statements and accounts prescribed by regulations under the Act, together with other additional statements, are attached hereto.

I have, &c.,

J. ALLEN, Chairman.

STATEMENTS IN ADDITION TO THOSE PRESCRIBED BY THE ACT AND REGULATIONS.

A. (i.) NUMBER OF CONTRIBUTORS ON THE 31ST DECEMBER, 1914, ARRANGED ACCORDING TO PERCENTAGE OF CONTRIBUTION.

	5 per Cent.		6 per Cent.		7 per Cent.		8 per Cent.		9 per Cent.		10 per Cent.		Totals.		
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	Total.
Numbers as at 31st December, 1913	838	1,430	246	310	243	255	203	140	147	72	125	8	1,802	2,215	4,017
Numbers admitted during year ..	120	292	13	25	13	17	4	12	7	8	6	5	163	359	522
Numbers left during year ..	958	1,722	259	335	256	272	207	152	154	80	131	13	1,965	2,574	4,539
	31	127	7	15	8	20	1	11	7	11	31	1	85	185	270
Numbers at end of year ..	927	1,595	252	320	248	252	206	141	147	69	100	12	1,880	2,389	4,269

(ii.) NUMBER OF CONTRIBUTORS UNDER SECTIONS 3 AND 4 OF AMENDMENT ACT, 1912 (UNIVERSITIES), (INCLUDED IN ABOVE FIGURES).

Numbers as at 31st December, 1913	6	1	2	..	4	1	10	..	5	1	18	..	45	3	48
Numbers admitted during year ..	7	..	2	..	4	..	1	..	..	..	1	..	15	..	15
Numbers left during year ..	13	1	4	..	8	1	11	..	5	1	19	..	60	3	63
	1	..	..	..	1	..	..	..	..	..	5	..	7	..	7
Numbers at end of year ..	12	1	4	..	7	1	11	..	5	1	14	..	53	3	56

(iii.) NUMBER OF CONTRIBUTORS UNDER PART IX, EDUCATION ACT, 1908 (INCLUDED IN (i.) ABOVE).

Numbers at 31st December, 1913	5	5	6	8	10	15	6	13	9	8	11	1	47	50	97
Numbers left during year ..	..	..	..	..	1	2	..	..	..	1	3	..	4	3	7
Numbers at end of year ..	5	5	6	8	9	13	6	13	9	7	8	1	43	47	90

B. TOTAL NUMBER OF CONTRIBUTORS WHO HAVE JOINED AND LEFT THE FUND SINCE ITS ESTABLISHMENT (1ST JANUARY, 1906, TO 31ST DECEMBER, 1914).

	Number.			Annual Salary.	Annual Rate of Contributions.
	M.	F.	Total.		
Total entered (including net increases in salary and contributions)	2,441	3,470	5,911	£ 1,048,701	£ 67,233
Total discontinued	561	1,081	1,642	281,816	19,402
Total existing at 31st December, 1914	1,880	2,389	4,269	766,885	47,831

C. PROGRESSIVE ANNUAL TABLE OF RECEIPTS AND EXPENDITURE (1ST JANUARY, 1906, TO 31ST DECEMBER, 1914).

The following table shows the progress of the fund since its establishment :—
(Figures are given to the nearest pound only).

Period ended	Total Number of Contributors at End of Period.	Total Contributions (including Government Grant) received during Year.	Total Interest received during Period.	Total Income.	Total Expenditure.	Credit Balance.
		£	£	£	£	£
31st Dec., 1913 ...	4,017	72,010	12,395	84,405	33,567	265,136
6 years, 1906–13 ...	4,017	347,962	44,417	392,379	127,243	265,136
31st Dec., 1914 ...	4,269	66,309	12,317	78,626	41,061	302,701
Total (9 years) ...	...	414,271	56,734	471,005	168,304	...

D. STATEMENT OF MEMBERS OF THE FUND WHO AT THE END OF 1914 HAD ATTAINED THE AGES AS SHOWN THEREIN.

Male.				Female.			
Age : Years.		Number.		Age : Years.			Number.
65–66	...	6		55–56	...	8	
66–67	...	2		56–57	...	5	
67–68	...	1		57–58	...	1	
68–69	...	...		58–59	...	4	
69–70	...	2		59–60	...	1	
70	...	3		60	...	4	
Total	...	14			...	23	

STATEMENTS AND ACCOUNTS AS PRESCRIBED BY REGULATIONS, IN TERMS OF SECTION 37 OF THE PUBLIC SERVICE CLASSIFICATION AND SUPERANNUATION AMENDMENT ACT, 1908.

1. STATEMENT OF CONTRIBUTORS, SHOWING ANNUAL RATES OF SALARIES AND CONTRIBUTIONS AS AT THE 31st DECEMBER, 1914.

	Number.			Annual Rate of Salary as at End of Year.			Annual Rate of Contributions as at End of Year.		
	M.	F.	Total.						
Contributors at 31st December, 1913 ...	1,802	2,215	4,017	£	s.	d.	£	s.	d.
New contributors entered during the year ended 31st December, 1914	163	359	522	708,589	0	0	44,956	0	0
Net increase in salaries and contributions by promotions during the year	...	...	...	61,978	4	0	3,453	8	9
Totals ...	1,965	2,574	4,539	41,788	13	8	2,541	1	8
Contributions discontinued during the year ended 31st December, 1914, by resignation, &c.	85	185	270	812,355	17	8	50,950	5	5
Total at 31st December, 1914...	1,880	2,389	4,269	45,471	5	0	3,118	18	3
				766,884	12	8	47,831	7	2

2. PARTICULARS OF CONTRIBUTIONS DISCONTINUED AND ALLOWANCES GRANTED AND REFUNDS OF CONTRIBUTIONS MADE DURING THE YEAR ENDED 31st DECEMBER, 1914.

How discontinued.	Number of Contributors.			Annual Rate at Date of Retirement.		Allowances granted.			
	M.	F.	Total.	Salary.	Contributions.	Pensions: Annual Rate.	Other Payments (non-recurring).		
By death before pension entered upon—				£	s.	d.	£	s.	d.
(a.) Contributions paid to personal representatives	5	5	10	1,950	15	0	151	6	4
(b.) Leaving widow or child*	6	..	6	1,080	0	0	93	12	0
By voluntary retirement ..	40	138	178	25,403	0	0	1,393	14	6
By lapsed membership ..	2	15	17	2,283	10	0	133	17	0
By transfer to other funds ..	3	..	3	512	0	0	29	12	0
Medically unfit—									
Over fifteen years' service ..	4	5	9	2,343	0	0	139	6	0
By retirement at pension age—									
(a.) Allowances granted ..	25	21	46	11,800	0	0	1,167	12	5
(b.) Contributions refunded — section 32 (1, d) of Act (compensation)	..	1	1	99	0	0	9	18	0
Totals ..	85	185	270	45,471	5	0	3,118	18	3
							6,409	13	0†
							7,451	12	4

* Three widows and four children were granted allowances, and three widows were granted refunds of contributions. One widow who was granted an allowance also received a refund of contributions.

† Nine widows and three children of deceased annuitants were also granted allowances during the year, amounting to £201. The total allowances granted during the year therefore amounted to £6,610 13s.

3. STATEMENT OF RETIRING-ALLOWANCES (INCLUDING ALLOWANCES TO WIDOWS AND CHILDREN) FOR THE YEAR ENDED 31ST DECEMBER, 1914.

(1.) Particulars.	(2.) Total Allowances.			(3.) Details of Column (2).									
	Total Allowances.			Retiring-allowances.					Allowances to				
				Ordinary (Age or Service).			Medically unfit.		Widows.		Children.		
				Number.	Annual Rate.		Number.	Annual Rate.		Number.	Annual Rate.		
	M.	F.	Total.	M.	F.	£	s.	d.	M.	F.	£	s.	d.
Allowances as at 31st December, 1913 ...	213	247	460	146	138	29,898	7	0	31	19	3,881	15	0
Allowances granted during the year at retirement of contributor (including deceased contributors)	31	31	62	25	21	6,409	13	0	4	5	783	17	0
Allowances granted to widows and children of deceased annuitants	1	11	12	...	...	201	0	0	...	...	...	...	...
Total ...	245	289	534	171	159	36,509	0	0	35	24	4,665	12	0
Allowances discontinued during the year*†	18	12	30	10	2	1,318	9	0	2	1	247	1	0
Allowances existing at end of year†	227	277	504	161	157	35,190	11	0	33	23	4,418	11	0

* Particulars of Allowances discontinued during the Year.

How discontinued—																									
By death ...	...	11	6	17	1,079	9	0	10	2	861	8	0	1	1	164	1	0	3	54	0	0	...	...
By expiry ...	...	7	6	13	239	0	0	...	...	...	...	...	1	...	83	0	0	...	...	6	156	0	0
Total	...	18	12	30	1,318	9	0	10	2	861	8	0	2	1	247	1	0	3	54	0	0	6	156	0	0

Progress of Allowances since Establishment of Fund to the 31st December, 1914.

Total granted ...	288	328	616	40,346	11	0	199	164	31,920	4	0	44	28	5,645	4	0	83	1,507	3	0	45	53	1,274	0	0
Total discontinued ...	61	51	112	5,156	0	0	38	7	3,211	7	0	11	5	1,226	13	0	11	198	0	0	12	28	520	0	0
Total existing ...	227	277	504	35,190	11	0	161	157	28,708	17	0	33	23	4,418	11	0	72	1,309	3	0	33	25	754	0	0

† Full details are given in Return No. 4 (a) and (b).

4. FURTHER DETAILS OF ALLOWANCES.

(a.) ALLOWANCES DISCONTINUED DURING THE YEAR :—

(i.) *Return of Retiring-allowances discontinued during the Year 1st January to 31st December, 1914, and Date from which Allowances became payable to the Widows and Children.*

Annuitant.	How discontinued.	Annual Rate of Lapsed Retiring-allowances.	Date from which (a) Retiring-allowance discontinued, and (b) Payment of Benefits to Widow and Children began.		Refund of Contributions.	Act under which Allowance granted.
		£ s. d.	(a.)	(b.)	£ s. d.	E, Education Act, 1908; A, Superannuation Amendment Act, 1908; U, Superannuation Amendment Act, 1912.
Barnett, Abraham M.* ..	Death ..	112 1 0	Mar. 16	Mar. 17	..	A.
Bissell, Edward ..	" ..	52 0 0	June 28	..	..	E.
Duncan, William ..	" ..	52 0 0	Feb. 3	Feb. 4	..	E.
Dunnett, Andrew ..	" ..	120 6 0	Sept. 15	Sept. 16	..	A.
Falconer, Jane* ..	" ..	52 0 0	July 4	..	..	E.
Graham, Julia A. (Mrs.) ..	" ..	52 0 0	March 7	..	..	E.
Greensill, Susan M. C. (Mrs.) ..	" ..	52 0 0	Sept. 26	..	..	E.
McFarlane, Peter G. ..	" ..	52 0 0	May 12	..	..	E.
Macan, George H. ..	" ..	75 13 0	April 24	April 25	..	A.
McIntosh, Alexander ..	" ..	62 10 0	March 28	March 29	..	A.
Read, Thomas* ..	Expiry† ..	83 0 0	Feb. 28	..	..	A.
Shand, John ..	Death ..	180 0 0	Nov. 30	Dec. 1	..	U.
Small, James S. ..	" ..	58 19 0	Oct. 6	Oct. 7	..	A.
Stead, Edwin C. ..	" ..	52 0 0	Aug. 21	..	..	E.
Tobin, William H. J. ..	" ..	52 0 0	April 6	April 6	..	E.
Total ..	..	1,108 9 0	..	..	..

* Retired on grounds of medical unfitness.

† Permanently re-employed in Education service.

(ii.) *Return of Widows and Children who during the Year 1st January to 31st December, 1914, ceased to be entitled to Benefits.*

Name.	Widow or Child.	Annual Rate of Allowance.	Date of Termination of Payment of Allowance.	Remarks.
Bennett, Dorothy V. ..	Child ..	£ 13	12 January ..	Attained age of 14 years.
Bramley, Daisy R. ..	" ..	13	24 February ..	"
Broughton, Helen S. R. ..	" ..	13	4 March ..	"
Christie, Lillas ..	" ..	13	5 January ..	"
Clarkson, Bernard T. ..	" ..	13	11 January ..	"
Evans, James L. ..	" ..	13	25 November ..	"
Hailey, Elizabeth, Mrs. ..	Widow ..	18	29 May ..	Deceased.
Ingpen, Emily B., Mrs. ..	" ..	18	2 February ..	"
Macpherson, Dollina ..	Child ..	13	21 July ..	Attained age of 14 years.
Neill, Susan, Mrs. ..	Widow ..	18	8 December ..	Deceased.
Osmers, Jack F. ..	Child ..	13	3 March ..	Attained age of 14 years.
Sigley, Edgar ..	" ..	13	29 July ..	"
Stewart, Lawrence ..	" ..	13	12 November ..	"
Vereker-Bindon, Margaret J. ..	" ..	13	13 December ..	"
Walsh, Bertrand M. ..	" ..	13	4 September ..	"
Total ..	..	210		

(b.) ALLOWANCES EXISTING (EXCEPT WHERE OTHERWISE SHOWN) AT THE END OF THE YEAR:—

(i.) Allowances granted to Contributors (other than medically unfit cases).

Name.	Occupation.	Annual Rate of Allowance.	Act under which Allowance granted.
<i>Men.</i>			
Allard, Charles	Treasurer, North Canterbury Education Board	£ 192 s. 7	A
Amoore, Albert H.	Teacher, Taranaki Education Board	52 0	E
Anderson, Andrew*	" Wellington Education Board	118 1	A
Ballance, Alfred C.	" Auckland Education Board	96 5	A
Bannerman, Edward	" South Canterbury Education Board	52 0	E
Barton, James	" Otago Education Board	52 0	E
Bedford, Bernard S.	" Auckland Education Board	52 0	E
Binnie, Archibald*	" North Canterbury Education Board	103 9	E
Blair, James	Secretary, Nelson College Board	52 0	E
Bolton, Edwin C.	Teacher, Hawke's Bay Education Board	72 3	A
Bonnin, John L.	" Otago Education Board	52 0	E
Booth, Frederick	" Auckland Education Board	106 5	A
Boyd, Donald	Truant Officer, Southland Education Board	52 0	E
Brown, Charles C.	Teacher, Native school	52 0	E
Brown, Frederick D.*	Professor, Auckland University College	194 3	U
Bryant, James T.	Teacher, Otago Education Board	115 17	A
Budd, George W. E.	" North Canterbury Education Board	52 0	E
Bullock, Samuel	"	52 0	E
Burns, Andrew	" Native school	52 0	E
Butcher, Anthony G.	" Taranaki Education Board	52 0	E
Campbell, John T.	"	107 11	A
Clemance, Philip H.*	" Native school	78 2	A
Comerford, William H.	"	63 11	A
Cooke, Charles J.	" Hawke's Bay Education Board	129 1	A
Corbet, William	" South Canterbury Education Board	81 16	A
Cowles, Edward	" Nelson Education Board	135 3	A
Cronin, Bartholomew*	" Auckland Education Board	180 5	A
Culverhouse, George	" North Canterbury Education Board	124 6	A
Dale, Joseph	Janitor, Timaru High School Board	52 0	E
Daly, Michael F.	Teacher, Auckland Education Board	81 7	A
Dawe, James A.	" North Canterbury Education Board	106 8	A
Easther, Henry A.	Truant Inspector, Wanganui Education Board	94 11	A
Edridge, Edward	Teacher, Nelson Education Board	106 18	A
Evans, Albert*	" Wanganui Education Board	97 17	A
Everiss, Andrew	" North Canterbury Education Board	64 2	A
Everiss, George	" Marlborough Education Board	52 0	E
Ferguson, William	" Otago Education Board	52 0	E
Field, John L.	" Southland Education Board	52 0	E
Fisher, Esau	"	52 0	E
Fisher, John	" Auckland Education Board	131 16	A
Fitzgerald, William S.	Inspector, Otago Education Board	251 7	A
Gates, Thomas A.	Teacher, North Canterbury Education Board	147 16	A
Geissler, Herman W.	" Native school	52 0	E
Gerring, Albert	" Auckland Education Board	52 0	E
Gillman, Alfred I.	" North Canterbury Education Board	52 0	E
Glenny, Joseph	" Auckland Education Board	52 0	E
Goulding, Richard T.	" Hawke's Bay Education Board	118 0	A
Gover, Frederick	" Wellington Education Board	52 0	E
Goyen, Peter	Inspector, Otago Education Board	278 16	A
Grant, James	Teacher, Taranaki Education Board	52 0	E
Gray, John, A.	" Otago Education Board	111 14	A
Greaves, Joseph	" South Canterbury Education Board	106 0	A
Green, Richard E.*	" Nelson Education Board	114 19	A
Gribble, Charles	" Auckland Education Board	52 0	E
Grierson, James	Inspector, Auckland Education Board	174 5	A
Hanna, John*	Physical Instructor, Otago Education Board and Otago High School Board	165 4	A
Harbidge, James	Teacher, North Canterbury Education Board	98 18	A
Hardy, Charles J.	" Wellington Education Board	77 15	E
Harre, John	" Wanganui Education Board	106 4	A
Haslam, Francis W. C.	Professor, Canterbury College	242 10	U
Hassing, George M.	Teacher, Southland Education Board	52 0	E
Hill, John D. C.	" Wanganui Education Board	208 16	A
Hogwood, Robert	" Auckland Education Board	116 7	A
Horan, Thomas	" Native school	52 0	E

* Allowances granted during the period from 1st January to 31st December, 1914.

(i.) Allowances granted to Contributors (other than medically unfit cases)—continued.

Name.	Occupation.	Annual Rate of Allowance.	Act under which Allowance granted. E, Education Act, 1908; A, Superannuation Amendment Act, 1908; U, Superannuation Amendment Act, 1912.
<i>Men—continued.</i>			
Howard, Charles C. ...	Teacher, Marlborough Education Board ...	£ 68 8	E
Hubbard, Charles C. ...	" Native school ...	65 14	A
Hughes, Thomas ...	Inspector, North Canterbury Education Board ...	214 1	A
Hughson, William ...	Janitor, Otago High School Board ...	52 0	E
Humphreys, Joseph W. ...	Teacher, Marlborough Education Board ...	98 2	A
Ingpen, Edward L. ...	" Wanganui Education Board ...	52 0	E
Jefferson, Alfred* ...	" Otago University ...	39 2	U
Jeffery, James* ...	" Otago Education Board ...	148 14	A
Johnston, Robert ...	" Wellington Education Board ...	52 0	E
Jones, Thomas A. ...	" Auckland Education Board ...	52 0	E
Kilburn, Joseph ...	" Southland Education Board ...	52 0	E
Kirby, James ...	" Wellington Education Board ...	52 0	E
La Prelle, John J. ...	" Auckland Education Board ...	52 0	E
Lawrence, Basil K. S.* ...	" Christchurch Boys' High School ...	212 11	A
Lee, Clement W. ...	" Wellington Education Board ...	129 5	A
Lee, Wesley ...	" Auckland Education Board ...	52 0	E
Lock, Charles H. W. ...	" Wanganui Education Board ...	156 11	A
Lothian, John, Rev. ...	" Auckland Education Board ...	52 0	E
Lyon, Christopher, Rev. ...	" Native school ...	52 0	E
Lyttle, John ...	" Southland Education Board ...	52 0	E
Mabbett, Arthur ...	" Auckland Education Board ...	52 0	E
Macandrew, Colin ...	Secretary, Otago High School Board ...	84 7	A
Macandrew, William ...	Teacher, Southland Education Board ...	172 0	A
McDonald, Kenneth ...	" " ...	52 0	E
McFarlane, Henry ...	" Wellington Education Board ...	79 18	A
McGavin, John ...	" Native school ...	52 0	E
Macky, John ...	Accountant, Auckland Education Board ...	147 5	A
McNicoll, David A. ...	Teacher, Otago Education Board ...	188 10	A
Maddison, John ...	" North Canterbury Education Board ...	52 0	E
Mathias, Vincent W.* ...	Inspector of Reserves, Canterbury College ...	97 16	A
Matthews, Ernest W. D. ...	Teacher, Native school ...	52 0	E
Mehaffey, William G* ...	" Southland Education Board ...	229 0	A
Menzies, Edward M. ...	" Wanganui Education Board ...	52 0	E
Menzies, George ...	" Otago Education Board ...	52 0	E
Millar, William ...	" Southland Education Board ...	104 17	A
Millington, Edward W. ...	" Auckland Education Board ...	88 14	A
Monteath, Thomas ...	" Southland Education Board ...	99 6	A
Moore, William J. ...	" Otago Education Board ...	148 19	A
Moores, Peter ...	" Auckland Education Board ...	52 0	E
Morgan, Richard ...	" Taranaki Education Board ...	62 1	A
Mossman, Edwin ...	" Wanganui Education Board ...	160 11	A
Mulhern, John ...	" Native school ...	52 0	E
Mulligan, Thomas ...	" North Canterbury Education Board ...	52 0	E
Murdoch, James ...	" Southland Education Board ...	52 0	E
Murray, David ...	" Otago Education Board ...	172 11	A
Murray, George W. ...	" Auckland Education Board ...	129 7	A
Murray, James B. ...	" " ...	84 10	A
Neill, John* ...	Secretary, Southland Education Board and Southland High School Board ...	310 2	A
Nicholls, Alfred ...	Teacher, North Canterbury Education Board ...	56 6	E
O'Donoghue, Denis ...	" Auckland Education Board ...	114 16	A
Officer, John* ...	" Southland Education Board ...	116 15	A
Orr, James ...	" " ...	126 12	A
O'Shea, Jeremiah ...	" Nelson Education Board ...	52 0	E
Overton, William R.* ...	" Southland Education Board ...	52 0	E
Patrick, John H.* ...	" Otago Education Board ...	122 14	A
Petrie, Donald ...	Inspector, Auckland Education Board ...	325 17	A
Porritt, Thomas, Rev. ...	Teacher, Wellington Education Board ...	52 0	E
Pridham, Ernest ...	" New Plymouth High School ...	201 15	A
Pryde, Patrick G. ...	Secretary, Otago Education Board ...	277 1	A
Reid, George B. ...	Teacher, Auckland Education Board ...	102 11	A
Reid, James ...	" Otago Education Board ...	89 1	E
Reid, John ...	" " ...	103 15	A
Rice, Vincent E. ...	Secretary, Auckland Education Board ...	319 7	A
Robertson, James ...	Teacher, " ...	79 14	A
Salmond, William* ...	Professor, Otago University ...	138 7	U
Schmidt, Peter E. ...	Architect to North Canterbury Education Board ...	52 0	E

* Allowances granted during the period from 1st January to 31st December, 1914.

(i.) Allowances granted to Contributors (other than medically unfit cases)—continued.

Name.	Occupation.	Annual Rate of Allowance.	Act under which Allowance granted.
		£ s.	E, Education Act, 1908; A, Superannuation Amendment Act, 1908; U, Superannuation Amendment Act, 1912.
<i>Men—continued.</i>			
Scott, James ...	Teacher, South Canterbury Education Board ...	52 0	E
Scott, John L. ...	" Auckland Education Board ...	205 13	A
Scott, Samuel M. ...	" Nelson Education Board ...	69 12	A
Shand, John*†	Professor, Otago University ...	180 0	U
Sloman, John F. ...	Teacher, Auckland Grammar School Board ...	87 8	E
Smith, Aaron J. ...	" Southland Education Board ...	106 7	A
Smith, John ...	Secretary to Marlborough High School Board and Education Board	79 0	E
Smith, John A. ...	Inspector, Hawke's Bay Education Board ...	222 16	A
Stenhouse, John ...	Teacher, Otago Education Board ...	230 2	A
Stevens, Joseph E. ...	" " ...	118 5	A
Stewart, Alexander ...	" " ...	88 6	E
Stewart, Ralph D. ...	Inspector, Auckland Education Board ...	213 17	A
Stewart, Washington S. ...	Teacher, Wanganui Education Board ...	55 10	E
Stott, Alexander ...	" Southland Education Board ...	93 11	A
Thomas, Algernon P. W.*	Professor, Auckland University College ...	189 6	U
Tomlinson, Thomas E. ...	Teacher, South Canterbury Education Board ...	66 11	A
Ward, Joseph ...	" Marlborough Education Board ...	52 0	E
Ward, William ...	" " ...	52 0	E
Watson, Clement*	" Wellington Education Board ...	229 18	A
Webber, Edmund*	" Southland Education Board ...	236 7	A
White, David R. ...	Principal, Dunedin Training College ...	350 0	A
Whyte, John ...	Teacher, Otago Education Board ...	55 2	E
Wild, Herbert A. ...	" Southland Education Board ...	80 10	A
Wilding, Charles B. ...	" Native school ...	52 0	E
Williamson, Alex. W. ...	" Wellington Education Board ...	127 4	A
Williamson, John* ...	" Otago Education Board ...	94 14	A
Wood, John ...	" South Canterbury Education Board ...	138 16	A
Woods, George E. ...	" Native school ...	52 0	E
Worley, William F. ...	" Nelson Education Board ...	146 7	A
Yeats, Duncan M.*	" Wellington Education Board ...	213 19	A
Young, Andrew ...	" Southland Education Board ...	146 2	A
Young, Henry, Rev. ...	" Native school ...	52 0	E
	Total (162 men) ...	17,407 11	
	Less John Shand ...	180 0	
	Total (161 men) ...	17,227 11	
<i>Women.</i>			
Alexander, Helen...	Teacher, Otago High School ...	139 14	A
Allan, Mary, K. ...	" Otago Education Board ...	92 1	A
Anderson, Annie C. ...	" " ...	100 12	A
Anderson, Barbara C. ...	" Auckland Education Board ...	52 0	E
Anderson, Elizabeth, Mrs. ...	" Native school ...	52 0	E
Anderson, Helen*	" Hawke's Bay Education Board ...	103 13	A
Andrews, Helen B. ...	" " ...	52 0	E
Baker-Gabb, Mary, Mrs. ...	" Wellington Education Board ...	104 18	A
Barton, Annie, Mrs. ...	" Auckland Education Board ...	52 0	E
Batchelor, Bessie ...	" Grey Education Board ...	94 9	A
Batten, Annie E. B. ...	" Westland Education Board ...	52 0	E
Beale, Arundel M. ...	" Auckland Education Board ...	52 0	E
Beattie, Jane, Mrs. ...	" Native school ...	52 0	E
Blades, Bithiah ...	" Auckland Grammar School Board ...	71 8	A
Blyth, Sarah F. R. ...	" Wanganui Education Board ...	52 0	E
Bond, Jane A* ...	" Nelson Education Board ...	111 14	A
Bott, Amelia ...	" Otago Education Board ...	58 19	A
Branting, Ellen T., Mrs. ...	Manager, Te Oranga Home, Christchurch...	41 14	A
Bright, Aimée D. ...	Teacher, Wellington Education Board ...	74 13	A
Broderick, Jessie S., Mrs.*	" Native School... ...	54 5	A
Brown, Charlotte M., Mrs. ...	" " ...	18 3	A
Brown, Jessie C. ...	" Hawke's Bay Education Board ...	108 6	A
Bullock, Julia W. ...	" North Canterbury Education Board ...	52 0	E
Cairns, Jessie* ...	" Otago Education Board ...	52 0	E
Caldwell, Margaret, Mrs. ...	" Auckland Education Board ...	77 10	A
Carr, Jane H. W., Mrs. ...	" " ...	11 13	E
Carrick, Marie, Mrs. ...	" Otago Education Board ...	52 0	E
Chatwin, Georgina E. ...	" Wellington Education Board ...	123 18	A
Checkley, Martha, Mrs. ...	" North Canterbury Education Board ...	109 12	A
Christie, Catherine W. ...	" Caversham Industrial School ...	52 0	E

* Allowances granted during the period from 1st January to 31st December, 1914.

† Deceased, 30th November, 1914.

(i.) Allowances granted to Contributors (other than medically unfit cases)—continued.

Name.	Occupation.	Annual Rate of Allowance.	Act under which Allowance granted.
<i>Women—continued:</i>			
Coad, Emma M.*...	Teacher, Auckland Education Board	£ 96 s. 19	A
Coleman, Annie E., Mrs.	" Nelson Education Board	31 0	A
Cooke, Jean L.	" Otago Education Board	87 10	A
Cowens, Janet, Mrs.	" North Canterbury Education Board	74 15	A
Davis, Elizabeth	" Auckland Education Board	75 15	A
Dement, Mary A.	" Nelson Education Board	52 0	E
Dewar, Janet	" South Canterbury Education Board	78 11	A
Dewhurst, Eliza E.	" Taranaki Education Board	56 18	A
Dunning, Eliza L.	" Auckland Education Board	52 0	E
Evans, Alice	" Taranaki Education Board	52 0	E
Evans, Eliza H.	" Wellington Education Board	82 7	A
Faulks, Flora*	" Otago Education Board	70 17	A
Fleming, Janet	" "	52 0	E
Forsyth, Agnes	" "	63 11	A
Fowler, Jane B.	" "	94 5	A
Fowler, Lillias A.	" "	91 16	A
Foy, Mary R.	" Thames High School	52 0	E
Francis, Catherine A., Mrs.	" Wellington Education Board	52 0	E
Fraser, Johanna	" Taranaki Education Board	80 5	A
Fraser, Mary I.	Principal, Wanganui Girls' College	267 3	A
Galloway, Helen*	Teacher, Nelson Education Board	66 3	A
Geissler, Ida P., Mrs.	" Native school	11 10	A
Goulding, Jane E.	" Auckland Education Board	52 0	E
Gower, Nanette	" Wellington Education Board	52 0	E
Haig, Catherine	" Otago Education Board	104 3	A
Hall, Mary	" North Canterbury Education Board	115 2	A
Hanna, Sarah F.*	" Wanganui Education Board	93 12	A
Harrison, Nellie	" North Canterbury Education Board	94 5	A
Haughton, Sophia E. J.	" "	52 0	E
Haultain, Frances A.	" Native school	52 0	E
Henderson, Christina K.	" Christchurch Girls' High School	123 17	A
Henderson, Jessie*	" Otago Education Board	63 12	A
Heney, Annie, Mrs.	" Auckland Education Board	52 0	E
Henry, Margaret	" "	52 0	E
Hopper, Mary E.	" "	80 18	A
Horne, Ellen J.	" Otago Education Board	92 0	A
Huie, Marjory S.	" "	56 19	A
Irvine, Lucy M.	" Native school	52 0	E
James, Sarah B., Mrs.	" Auckland Education Board	99 19	A
Johnson, Susan H.	" Native school	52 0	E
Johnston, Tristiana E. N.	" Wellington Education Board	109 10	A
Jordan, Mary E., Mrs.	" "	108 1	A
Joyce, Lucy J.	" Southland Education Board	93 13	A
Judkins, Anne, Mrs.	" Native school	70 2	A
Keesing, Kate*	" Auckland Education Board	86 2	A
Kells, Isabella F. R.*	" "	62 13	A
Kemple, Frances M.	" Grey Education Board	103 13	A
Kitching, Lucy H.	" Nelson Education Board	82 13	A
Kitchingman, Eliza	" North Canterbury Education Board	52 0	E
Langford, Marg. H., Mrs.	" Wellington Education Board	125 4	A
Latimer, Ella, Mrs.	" Auckland Education Board	52 0	E
Lawson, Mary K.	" Wellington Technical School	100 0	A
Leaman, Frances E., Mrs.	Caretaker, Christchurch Girls' High School	52 0	E
Leighton, Lucy J.	Teacher, Wellington Education Board	87 16	A
Lightband, Sarah J., Mrs.	" Auckland Education Board	82 19	A
Lindsay, Jean G., Mrs.	" South Canterbury Education Board	52 0	E
Lissaman, Martha H.	" Hawke's Bay Education Board	52 0	E
Litchfield, Mary E., Mrs.	" Auckland Education Board	52 0	E
Little, Edith J. E.	" Otago High School	95 2	A
Longmore, Frances	" Auckland Education Board	52 0	E
Lovatt, Mary, Mrs.	" "	50 19	A
McCarthy, Mary A. R.	" South Canterbury Education Board	93 10	A
Macdonald, Isabella	" Wanganui Education Board	94 19	A
McGavin, Jessie, Mrs.	" Native school	52 0	E
McIntosh, Janet	" Otago Education Board	80 1	A

* Allowances granted during the period from 1st January to 31st December, 1914.

(i.) Allowances granted to Contributors (other than medically unfit cases)—continued.

Name.	Occupation.	Annual Rate of Allowance.	Act under which Allowance granted.
<i>Women—continued.</i>			
McIntyre, Isabella* ...	Teacher, South Canterbury Education Board ...	£ 90 s. 8	A
Mackay, Christina F. ...	" " ...	52 0	E
Mackay, Ida O., Mrs. ...	" Westland Education Board ...	52 0	E
Macky, Mary A. F., Mrs. ...	" Auckland Education Board ...	95 19	A
McLaren, Mary ...	" Otago Education Board ...	83 5	A
Maxwell, Elizabeth L., Mrs. ...	" " ...	101 4	A
Mellish, Marion A. ...	" Wanganui Education Board ...	87 16	A
Menzies, Margaret ...	" North Canterbury Education Board ...	101 7	A
Metherell, Rosa M. ...	" " ...	52 0	E
Mills, Jessie G. ...	" Otago Education Board ...	57 16	A
Möller, Louisa A. ...	" Nelson Education Board ...	52 0	E
Murrish, Charlotte ...	" Auckland Education Board ...	62 12	A
Nicholson, Maud ...	" " ...	81 10	A
Page, Margaret ...	" Wellington Education Board ...	101 6	A
Pascoe, Ada ...	" Auckland Education Board ...	87 19	A
Paterson, Jane ...	" Otago Education Board ...	52 0	E
Peake, Sarah N. ...	" Marlborough Education Board ...	52 0	E
Pearson, Agnes A. ...	" South Canterbury Education Board ...	73 3	A
Pettit, Barbara M. ...	" Nelson Education Board ...	66 15	A
Phillips, Leonora M.* ...	" South Canterbury Education Board ...	89 8	A
Phillips, Mary ...	" Auckland Education Board ...	52 0	E
Plummer, Mary ...	" " ...	52 0	E
Ritchie, Christian ...	" South Canterbury Education Board ...	52 0	E
Roberts, Mary A. ...	Clerk, Nelson Education Board ...	52 0	E
Rooney, Christina ...	Teacher, Otago Education Board ...	52 0	E
Rosie, Wilhelmina J. ...	" Hawke's Bay Education Board ...	117 4	A
Rowley, Elizabeth M. ...	" North Canterbury Education Board ...	58 7	A
Ryder, Maud H.* ...	" Wellington Education Board ...	96 1	A
Ryan, Arabella C. ...	" Auckland Education Board ...	103 12	A
Satchell, Edith E. ...	" Nelson College ...	52 0	E
Sayers, Mary A., Mrs. ...	" North Canterbury Education Board ...	52 0	E
Simpson, Margaret E. ...	" " ...	52 0	E
Sinclair, Elizabeth ...	" Auckland Education Board ...	92 15	A
Snodgrass, Margaret T., Mrs.* ...	" Southland Education Board ...	32 6	A
Sotheman, Jane* ...	" Grey Education Board ...	76 12	A
Spence, Mary L.* ...	" North Canterbury Education Board ...	76 0	A
Stephens, Mary M. ...	" " ...	82 9	A
Stevens, Dora S. ...	" Otago Education Board ...	52 0	E
Stevens, Emma M. ...	" " ...	86 12	A
Stewart, Jessie ...	" Industrial school ...	52 0	E
Stuart-Forbes, Emma L. ...	" Wellington Education Board ...	100 16	A
Taylor, Mary ...	" North Canterbury Education Board ...	52 0	E
Tennent, Margaret I. ...	" Native school ...	52 0	E
Tosswill, Ellen M., Mrs. ...	" North Canterbury Education Board ...	88 6	A
Tregear, Mary C. ...	" Auckland Education Board ...	52 0	E
Truscott, Kate, Mrs. ...	" " ...	81 15	A
Tulley, Catherine M. ...	" North Canterbury Education Board ...	86 8	A
Turnbull, Isabella ...	" Otago Education Board ...	89 7	A
Wakelin, Ellen A. ...	Cookery Instructress, Wellington Education Board ...	52 0	E
Walker, Mary M. ...	Teacher, Otago Education Board ...	69 19	A
Wallace, Eliza G.* ...	" Auckland Grammar School ...	135 5	A
Watt, Margaret, Mrs. ...	" Otago Education Board ...	67 11	A
Webb, Frances E., Mrs. ...	" Nelson Education Board ...	67 16	A
Wilding, Mary, Mrs. ...	" Native school ...	10 7	A
Williams, Alice L. ...	" Taranaki Education Board ...	80 10	A
Willis, Effie, Mrs.* ...	" North Canterbury Education Board ...	92 12	A
Willis, Eliza M. ...	" " ...	66 15	A
Wimperis, Frances M. ...	" Otago Girls' High School ...	52 0	E
Woodford, Kate S.* ...	" North Canterbury Education Board ...	73 14	A
Woodward, Laura ...	" Auckland Education Board ...	52 0	E
Wraytt, Christina ...	" Southland Education Board ...	52 0	E
Wright, Lydia* ...	" Auckland Education Board ...	126 8	A
Total (157 women) ...		11,481 6	
Grand total (318) ...		28,708 17	

* Allowances granted during the period from 1st January to 31st December, 1914.

(ii.) Allowances granted to Contributors medically unfit for Further Duty.

Name.	Occupation.	Annual Rate of Allowance.	Act under which Allowance granted.
<i>Men.</i>			
Baragwanath, John ...	Teacher, South Canterbury Education Board ...	£ 52 0	E
Benge, Alfred* ...	" Auckland Education Board ...	237 5	A
Bowler, Frederick H. ...	" North Canterbury Education Board ...	81 4	A
Burnard, John D. ...	" Otago Education Board ...	80 11	A
Bussell, Henry ...	" North Canterbury Education Board ...	52 0	E
Charles, Robert ...	" " ...	48 8	A
Clark, George B.* ...	" Otago Education Board ...	122 13	A
Cooper, Charles ...	" Auckland Education Board ...	114 5	A
Dalby, John S. ...	" North Canterbury Education Board ...	52 0	E
Draffin, William H. ...	" Auckland Education Board ...	135 2	A
Elmsly, Frederick ...	" " ...	113 6	A
Feist, Adolph M. ...	" Wellington Education Board ...	98 2	A
Glanville, James E. ...	" North Canterbury Education Board ...	100 5	A
Hames, Luther ...	" Auckland Education Board ...	122 11	A
Harrison, Thomas G. ...	" Otago Education Board ...	52 0	E
Hawkes, Richard N. N. ...	" South Canterbury Education Board ...	52 0	E
Kerr, Charles K. ...	" Otago Education Board ...	97 15	A
Lorking, Walter H. ...	" Auckland Education Board ...	52 0	E
McClure, William D. ...	" Hawke's Bay Education Board ...	90 9	A
Marr, Thomas M. ...	" North Canterbury Education Board ...	52 0	E
Mason, Herbert ...	" Auckland Education Board ...	75 3	A
Matheson, Dugald* ...	" Wellington Boys' College... ...	95 7	A
May, Thomas L.* ...	" Auckland Education Board ...	116 6	A
Mayo, Egbert J. ...	" Nelson Education Board ...	114 14	A
Mehaffey, John ...	" Southland Education Board ...	110 10	A
Miller, James ...	" Auckland Education Board ...	52 0	E
Petrie, George ...	" North Canterbury Education Board ...	139 11	A
Pilkington, John J. ...	" Wellington Education Board ...	111 17	A
Rice, John H. ...	" Taranaki Education Board ...	92 2	A
Scott, Edward A. ...	Inspector, Grey Education Board ...	221 9	A
Smith, Edward ...	Teacher, North Canterbury Education Board ...	52 0	E
Waygood, James E. ...	" Auckland Education Board ...	109 17	A
White, George H. ...	" North Canterbury Education Board ...	129 12	A
Total (33 men) ...		3,226 4	
<i>Women.</i>			
Albert, Sarah E. ...	Teacher, Otago High School Board ...	52 0	E
Austin, Christina, Mrs. ...	" Grey Education Board ...	77 0	A
Bland, Eliza J., Mrs. ...	" Wellington Education Board ...	52 0	E
Boulcott, Henrietta ...	" " ...	52 0	E
Chapman, Lucy* ...	" North Canterbury Education Board ...	52 0	E
Cromb, Grace C., Mrs. ...	" Taranaki Education Board ...	60 10	A
Ecclesfield, Isabel ...	" Wellington Girls' College ...	63 12	A
Galpin, Rachel, Mrs.* ...	" Grey Education Board ...	42 8	A
Gilbert, Elizabeth A. J., Mrs.* ...	" Wanganui Education Board ...	35 14	A
Hamilton, Janet A.* ...	" Southland Education Board ...	45 17	A
Hill, Charlotte J. ...	" South Canterbury Education Board ...	52 0	E
Jackson, Mary B. ...	" Auckland Education Board ...	65 2	A
Lavery, Mary S. ...	" " ...	27 3	A
Lea, Mary E. ...	" Southland Education Board ...	52 0	E
McKay, Elizabeth ...	" Otago Education Board ...	52 0	E
McKcown, Emily M. ...	" Wellington Education Board ...	26 5	A
McLean, Elizabeth ...	" South Canterbury Education Board ...	52 0	E
Paul, Susan B. ...	" Otago Education Board ...	52 0	E
Peat, Janet H. ...	" Wanganui Education Board ...	52 0	E
Ray, Josephine ...	" Auckland Education Board ...	52 0	E
Scott, Elizabeth A. ...	" Wellington Education Board ...	67 12	A
Sweetman, Isabella, Mrs.* ...	" Grey Education Board ...	36 7	A
Thomson, Ellen, Mrs. ...	" Wanganui Education Board ...	72 17	A
Total (23 women) ...		1,192 7	
Grand total (56) ...		4,418 11	

* Allowances granted during the period from 1st January to 31st December, 1914.

(iii.) Allowances granted to Widows of Deceased Contributors.

Widows.	Occupation of Deceased Contributor.	Annual Rate of Allowance.	Act under which Allowance granted. E, Education Act, 1896; A, Superannuation Amendment Act, 1908; U, Superannuation Amendment Act, 1912.
		£ s.	
Adams, Annie, Mrs. ...	Teacher, Thames High School Board ...	18 0	E
Appleby, Hannah, Mrs.* ...	" Otago Education Board ...	18 0	E
Bannerman, Marg., Mrs. ...	" " ...	18 0	E
Barnett, Laura, Mrs.* ...	" " ...	18 0	A
Bennett, Mary R., Mrs. ...	" " ...	18 0	E
Berry, Alice M., Mrs. ...	" " ...	5 4	
Bramley, Charlotte, Mrs. ...	North Canterbury Education Board ...	18 0	E
Broughton, Esther, Mrs. ...	" " ...	18 0	E
Browne, Ellen, Mrs. ...	Native school ...	18 0	E
Brownlee, Lilian G., Mrs. ...	Assistant Truant Officer, Wellington Education Board ...	18 0	E
Closs, Jane, Mrs. ...	Teacher, Marlborough Education Board ...	18 0	A
Crummy, Sarah, Mrs. ...	" Otago Education Board ...	18 0	E
Danaher, Mary, Mrs.* ...	Clerk to Canterbury College Board ...	18 0	E
Dawson, Annie, Mrs. ...	Teacher, Native school ...	18 0	E
Duncan, Jane, Mrs.* ...	" Wanganui Education Board ...	18 0	E
Dunnett, Elizabeth, Mrs.* ...	" Southland Education Board ...	18 0	E
Duthie, Grace, Mrs. ...	" North Canterbury Education Board ...	18 0	A
Ellis, Elizabeth, Mrs. ...	Native school ...	18 0	E
Evans, Margaret A. T., Mrs. ...	Secretary to Nelson Education Board ...	18 0	E
Fannin, Martha, Mrs. ...	Teacher, Taranaki Education Board ...	18 0	A
Ferguson, Elizabeth, Mrs. ...	" Hawke's Bay Education Board ...	18 0	A
Foster, Frances, Mrs. ...	" North Canterbury Education Board ...	18 0	E
Gloy, Margaret, Mrs. ...	" South Canterbury Education Board ...	18 0	A
Goodwin, Zillah, Mrs. ...	" Hawke's Bay Education Board ...	18 0	E
Gow, Annie, Mrs. ...	Inspector, Auckland Education Board ...	18 0	E
Greenwood, Margaret, Mrs. ...	Teacher, Taranaki Education Board ...	18 0	A
Hogwood, Mary E. A., Mrs. ...	" Native school ...	18 0	E
Hutchinson, Margaret G., Mrs. ...	" Auckland Education Board ...	18 0	A
Hutton, Helen B., Mrs. ...	" Southland Education Board ...	18 0	E
Judkins, Anne, Mrs. ...	Principal, School of Art, Otago ...	18 0	A
Kerr, Catherine S., Mrs. ...	Teacher, Native school ...	18 0	A
Ladley, Ada, Mrs. ...	" North Canterbury Education Board ...	18 0	E
Lindsay, Lillias, Mrs. ...	" Marlborough Education Board ...	18 0	A
Look, Bertha R., Mrs. ...	" Otago Education Board ...	18 0	E
Maber, Grace M., Mrs. ...	" Wellington Education Board ...	18 0	E
Macan, Agnes, Mrs.* ...	" Hawke's Bay Education Board ...	18 0	E
Macbeth, Helen G., Mrs. ...	" Southland Education Board ...	18 0	A
McClelland, Elizabeth J., Mrs. ...	Clerk, North Canterbury Education Board ...	18 0	E
McCullough, Kate, Mrs. ...	Teacher, Otago Education Board ...	18 0	E
McIntosh, Emily, Mrs.* ...	" Otago High School Board ...	18 0	A
McKinnon, Grace, Mrs. ...	" Auckland Education Board ...	18 0	A
Marshall, Eliza F., Mrs. ...	" Southland High School Board ...	18 0	E
Marshall, Louisa J., Mrs. ...	" Otago Education Board ...	18 0	E
Mason, Margaret H. R., Mrs. ...	" Auckland Education Board ...	18 0	E
Mehaffey, Mary E. A., Mrs.* ...	" Wellington Education Board ...	18 0	A
Miller, Ellen M., Mrs. ...	" Southland Education Board ...	18 0	A
Osborn, Ethel, Mrs. ...	" Auckland Education Board ...	18 0	A
Parry, Kate, Mrs. ...	" North Canterbury Education Board ...	18 0	A
Patrick, Mary J., Mrs. ...	" Auckland Education Board ...	18 0	A
Paul, Sybil F. M., Mrs. ...	" Native school ...	18 0	E
Peacock, Ivy O. C., Mrs. ...	" " ...	18 0	A
Peterson, Elizabeth S., Mrs. ...	" North Canterbury Education Board ...	18 0	A
Pole, Alice, Mrs. ...	" Southland Education Board ...	18 0	E
Potts, Rosamond, Mrs. ...	" North Canterbury Education Board ...	18 0	E
Selby, Emma, Mrs. ...	" Taranaki Education Board ...	18 0	E
Shand, Annie, Mrs.* ...	" Southland Education Board ...	18 0	E
Small, Elizabeth, Mrs.* ...	Professor, Otago University ...	18 0	U
Smith, Mary A., Mrs. ...	Teacher, Auckland Education Board ...	18 0	A
Somerville, Fannie, Mrs. ...	" Christchurch Boys' High School... ...	18 0	A
Stewart, Frances, Mrs. ...	" Auckland Education Board ...	18 0	A
	" North Canterbury Education Board ...	18 0	A

* Allowances granted during the period from 1st January to 31st December, 1914.

(iii.) Allowances granted to Widows of Deceased Contributors—continued.

Widows.	Occupation of Deceased Contributor.	Annual Rate of Allowance.	Act under which Allowance granted. E, Education Act, 1908; A, Superannuation Amendment Act, 1908; U, Superannuation Amendment Act, 1912.
		£ s.	
Taylor, Margaret, Mrs. ...	Teacher, North Canterbury Education Board ...	18 0	E
Tegner, Clara, Mrs. ...	" Wanganui Education Board ...	18 0	E
Templer, Amelia A. M. A., Mrs.*	" Taranaki Education Board ...	18 0	A
Thompson, Annie E., Mrs. ...	" North Canterbury Education Board ...	18 0	A
Tobin, Laura, Mrs.*	" Native school ...	18 0	E
Trevithick, Annie L., Mrs. ...	" Auckland Grammar School Board ...	18 0	A
Turner, Gertrude K., Mrs. ...	" Auckland Grammar School ...	18 0	A
Vereker-Bindon, Lila, Mrs. ...	" Wanganui Education Board ...	18 0	A
Vos, Lavinia, Mrs. ...	" Auckland Education Board ...	18 0	A
Walter, Rosa A., Mrs. ...	" Native school ...	18 0	E
Watt, Elizabeth, Mrs. ...	" Auckland Education Board ...	18 0	E
Young, Mary A., Mrs. ...	" Otago Education Board ...	18 0 7 19	E
Total (72) ...		1,309 3	

* Allowances granted during the period from 1st January to 31st December, 1914.

(iv.) Allowances granted to Children of Deceased Contributors and Annuitants.

Name.	Occupation of Deceased Contributor.	Annual Rate of Allowance.	Act under which Allowance granted. E, Education Act, 1908; A, Superannuation Amendment Act, 1908; U, Superannuation Amendment Act, 1912.
<i>Boys.</i>			
Appleby, William T. D.* ...	Teacher, Otago Education Board ...	£ 13	E
Appleby, Raymond L. C.* ...	" " ...	13	E
Barnett, Wilfred E.* ...	" " ...	13	A
Brownlee, John K. ...	" Marlborough Education Board ...	13	A
Dale, John H. ...	" Native school ...	13	A
Evans, William S. ...	" Taranaki Education Board ...	13	A
Evans, Harry M. ...	" " ...	13	A
Evans, Colin M. ...	" " ...	13	A
Evans, Jack ...	" " ...	13	A
Gow, Donald H. A. ...	" " ...	13	A
Greenwood, Milton G. ...	" Native school ...	13	E
Look, William J. ...	" Wellington Education Board ...	13	E
McKinnon, Hugh L. ...	" Southland High School Board ...	13	E
McKinnon, John C. ...	" " ...	13	E
Miller, Alexander S. ...	" Auckland Education Board ...	13	A
Osmers, Eric A. ...	" Westland Education Board ...	13	E
Osmers, Harry N. ...	" " ...	13	E
Paul, Frederick A. T. ...	" Native school ...	13	A
Paul, Eric H. ...	" " ...	13	A
Sigley, Harry S. ...	" " ...	13	E
Smith, Edward H. ...	" Christchurch Boys' High School ...	13	A
Turner, Alexander K. ...	" Auckland Grammar School ...	13	A
Turner, Eric H. K. ...	" " ...	13	A
Turner, Francis J. ...	" " ...	13	A
Turner, Geoffrey R. ...	" " ...	13	A
Walsh, Harold G. ...	" Auckland Education Board ...	13	E
Warren, Francis M. ...	" " ...	13	A
Warren, Horace V. ...	" " ...	13	A
Williamson, Dudley N. ...	" Otago Education Board ...	13	A
Williamson, Kenneth ...	" " ...	13	A
Williamson, Leslie ...	" " ...	13	A
Williamson, Jack ...	" " ...	13	A
Williamson, Ronald ...	" " ...	13	A
Total (38 boys) ...		429	

* Allowances granted during the period from 1st January to 31st December, 1914.

(iv.) Allowances granted to Children of Deceased Contributors and Annuitants—continued.

Name.	Occupation of Deceased Contributor.	Annual Rate of Allowance.	Act under which Allowance granted. E, Education Act, 1908 A, Superannuation Amendment Act, 1908 U, Superannuation Amendment Act, 1912.
<i>Girls.</i>			
Appleby, Muriel V. A.*	Teacher, Otago Education Board	£ 13	E
Barnett, Kate J.*	"	13	A
Barnett, Laura*	"	13	A
Bramley, Winifred M.	North Canterbury Education Board	13	E
Brownlee, Gwendolen A.	Marlborough Education Board	13	A
Christie, Margaret	Auckland Education Board	13	A
Clarkson, Mary L.	Wanganui Education Board	13	E
Hutchinson, Margaret M. M.	Southland Education Board	13	E
Hutchinson, Kathleen M. B.	"	13	E
Look, Gwendoline	Wellington Education Board	13	E
McCullough, Hazel K.	Otago High School Board	13	A
McCullough, Elsie L.	"	13	A
McCullough, Frieda M.	"	13	A
Marshall, Gertrude E.	Auckland Education Board	13	E
Mehaffey, Mary E. M.*	Southland Education Board	13	A
Osborn, Mavis E.	North Canterbury Education Board	13	A
Paul, Ruth	Native school	13	A
Peacock, Winsome F.	North Canterbury Education Board	13	A
Sigley, Joyce C.	Native school	13	E
Sigley, Hazel M.	"	13	E
Sigley, Ethel G.	"	13	E
Vereker-Bindon, Enid B.	Wanganui Education Board	13	A
Walsh, Evalyn F.	Auckland Education Board	13	E
Warren, Eva E.	"	13	A
Webber, Mina H. O.	Hawke's Bay Education Board	13	E
Total (25 girls)...		325	
Grand total (58)		754	

* Allowances granted during the period from 1st January to 31st December, 1914.

5. REVENUE ACCOUNT FOR THE YEAR ENDED 31ST DECEMBER, 1914.

	£	s.	d.		£	s.	d.
To Balance, 31st December, 1913	265,136	4	7	By Allowances	33,484	11	4
Contributions of members	49,252	4	11	Contributions refunded—			
Recredits	56	17	7	On voluntary retirement	£6,382	8	10
Government subsidy	17,000	0	0	On death of contributor	1,015	19	6
Interest—				Under section 32(d) of Act	42	19	6
From Public Trustee	£11,797	15	1		7,441	7	10
On arrears of contributions	518	19	4	Contributions transferred to other funds	47	17	7
				Commission	87	10	0
	12,316	14	5	Balance, 31st December, 1914	302,700	14	9
	£343,762	1	6		£343,762	1	6

BALANCE-SHEET AS AT 31ST DECEMBER, 1914.

	£	s.	d.		£	s.	d.
To Fund as per Revenue Account	302,700	14	9	By Amount held by Public Trustee	294,283	4	6
Retiring-allowances—				Contributions—			
In transit	£4	6	8	In transit to Public			
Unpaid	170	4	7	Trustee	£2,794	15	11
	174	11	3	Outstanding	5,120	2	3
Refunds of contributions—					7,914	18	2
In transit	£6	16	3	Interest accrued and outstanding (on			
Unpaid	108	2	0	arrears of contributions)	805	17	3
	114	18	3	Allowances paid in advance	14	14	3
Unclaimed contributions	28	9	11				
	£303,018	14	2		£303,018	14	2

E. O. GIBBES,
Secretary for Education.

F. K. DE CASTRO,

Chief Clerk and Accountant, and Secretary, Teachers' Superannuation Board.
2nd June, 1915.

Examined and found correct.—R. J. COLLINS, Controller and Auditor-General.—5th June, 1915.

APPENDIX.

1. HISTORICAL OUTLINE :—

The Teachers' Superannuation Act, which was passed by Parliament on the 31st October, 1905, and came into force on the 1st January, 1906, was amended by a supplementary Act on the 29th October, 1906.

Every person who at the date of the coming into operation of the principal Act was permanently employed for not less than twenty hours a week in the Education service had the option of electing within six months to become a contributor to the fund. Those who so elected became "original members," and, as such, are entitled to special benefits. A person who did not so elect to join the fund at its commencement might, however, be allowed to join it on certain conditions to be imposed by the Superannuation Board. All teachers in public schools, and in Native and other schools under the control of the Education Department who were subsequently permanently employed, were compelled to become contributors as from date of appointment; other persons in the Education service had the option of becoming contributors.

On the 10th October, 1908, the former Acts were repealed by the Public Service Classification and Superannuation Amendment Act, 1908, Part I; but existing contributors were allowed six months in which to elect to remain subject to the provisions of the former Acts if they so desired. On the 24th December, 1909, this Act was amended, providing among other things for the extension of time allowed in which to make the election referred to above to the 30th June, 1910; the amending Act also fixed a maximum retiring-allowance of £300 per annum in the case of persons who become contributors to the fund after the passing of the Act (24th December, 1909).

The chief difference between the Act of 1908 and the former Acts affected the basis of calculation of the retiring-allowance of a contributor. The retiring-allowance was to be one-sixtieth of the average rate of salary received during the three years next preceding retirement, for each year of service, provided that in no case may the allowance exceed two-thirds of that salary. Under the former Acts the basis had been one-sixtieth of the total salary received by the contributor during the period of contributing to the fund (or, in other words, one-sixtieth of his average salary for each year of service during the whole period of contribution), and, in addition, in the case of original members, one one-hundred-and-twentieth of the salary during the years of service between the 1st January, 1878, and the 1st January, 1906, with a further proviso that in no case should an original member receive a retiring-allowance of less than £52 per annum.

By the same Act of 1908 the right to be admitted at a future date was taken away from those persons employed on the 1st January, 1906, as teachers in public schools or under the Education Department, and also from those persons who, being first permanently employed in other branches of the Education service after the 1st January, 1906, had the option of joining within six months after the date of appointment but did not do so. By the Amendment Act of 1912, however, the first-named persons were given a further opportunity of joining the fund. They had to make an election before the 30th June, 1913, if they wished to join, the regulations under the Act providing that contributions had to be paid from the 1st January, 1906, together with 5 per cent. compound interest thereon.

By the amending Act of 1912 the definition of "Education service" was extended so as to admit of the staffs of universities joining the fund. Any person in the employ of the University of New Zealand, the Auckland University College, Victoria University College, Canterbury College, the University of Otago, or the Canterbury Agricultural College at the date of passing of the Act (7th November, 1912) had the option (to be exercised before the 30th June, 1913) of joining. Any person first permanently employed on the staff of any one of those institutions after the passing of the Act is compelled to become a contributor. The basis of calculation of the retiring-allowance in the case of persons appointed under the

provision in respect of universities differs from that in respect of contributors under the Act of 1908. The retiring-allowance is one-sixtieth of the average rate of salary for the three years next preceding retirement, for each year or part of a year of contribution to the fund, together with a one-hundred-and-twentieth part of such salary for each complete year of service between the 1st January, 1878, and the date of passing of the Act (7th November, 1912). These allowances are subject to the limitation of a maximum of £300 prescribed by the amending Act of 1909.

2. Provision for the Government contribution to the fund has been made as follows :—

(a.) Under the (section 23) Teachers' Superannuation Act, 1905 (the original Act), £5,000 was paid during the first quarter of 1906. No payment was made in 1907 or 1908.

(b.) Under the Public Service Classification and Superannuation Amendment Act, 1908 (section 39), £7,000 was paid during the first quarter of the years 1909, 1910, 1911, and 1912.

(c.) Under the Public Service Classification and Superannuation Amendment Act, 1912 (section 9), £17,000 has been paid during the first quarter of each year subsequent to the date of the Act.

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