

No. 892.—The following Bill was read a first time at a Meeting of the Council held on the 25th October, 1906:—

A BILL

ENTITLED

An Ordinance to amend the Widows' and Orphans' Pension Fund Ordinance, 1900.

BE it enacted by the Governor of Hongkong, with the advice and consent of the Legislative Council thereof, as follows:—

1. This Ordinance may be cited as the Widows' and Orphans' Pension Fund (Amendment) Ordinance, 1906, and shall be read and construed as one with the Widows' and Orphans' Pension Fund Ordinance, 1900, hereinafter called the Principal Ordinance.

2. The definition of "Salary" in section 2 of the Principal Ordinance is hereby repealed and the following definition is substituted therefor:—

“ “Salary” means the salary of a public officer's substantive appointment or appointments including personal allowances equivalent to salary.”

3. Section 9 of the Principal Ordinance is hereby repealed and the following section is substituted therefor:—

“9.—(1.) From and after the commencement of this Ordinance, subject to the provisions of section 35, a monthly abatement of four per centum shall be made from the salary or pension, as the case may be, of every existing contributor to the Fund, and of every officer hereafter appointed, who shall have been engaged in England, or who shall have been engaged in the Colony and shall have served for three years, and of every member of the Police Force who has attained or may hereafter attain the rank of sergeant or any higher rank, and all such abatement shall be credited to the Fund, provided that in the case of an officer holding or having held a post the salary of which is on a sterling basis, the abatement shall be made and credited to the Fund in dollars at four per centum of such sterling salary or pension converted into dollars at the rate fixed from time to time by the Government for the payment in the Colony of such salaries or pensions. Provided further that such contributions shall continue to be made and credited to the Fund on the full salary whenever an officer is on leave of absence with half salary or without salary.

(2.) Contributions made to the Fund by officers holding or having held posts, the salary of which is on a sterling basis, shall, for the purpose of calculating pensions, be deemed to be fixed sterling contributions and the pensions shall accordingly be fixed and payable in sterling, or if paid in the Colony, shall be converted into dollars at the rate from time to time fixed by the Government for the payment in the Colony of officers' pensions.

(3.) The abatement of four per centum from the salaries and pensions of public officers shall be made by the Treasurer, or in case of payments made by the Crown Agents, by the Crown Agents on each occasion of payment of salary or pension and shall be placed to the credit of the Fund; provided always that:—

(a.) When a contributor on leave of absence is paid by the Crown Agents, he shall be entitled to receive only ninety-six per cent. or forty-six per cent. of his nominal salary, according as he is on full or half pay leave, converted (in the case of dollar salaries) into sterling at the rate of exchange at which such contributor is entitled to receive such salary.

- (b.) When a contributor's pension is paid by the Crown Agents, such pension (a.) if a dollar pension shall be reduced by four per centum of its nominal dollar value and the balance thus reduced, shall be payable to him, converted into sterling at the rate of exchange at which he is entitled to receive such pension, and (b.) if a sterling pension shall be payable to him reduced by four per centum of his pension.
- (4.) In the event of such abatement not being made, every public officer shall pay to the Treasurer or Crown Agents, within fifteen days after the receipt by him of his salary or pension, a sum equal to four per centum upon his monthly salary or pension, or, in the event of any public officer being on leave without salary, such public officer shall pay, before the fifteenth day of each and every month during the continuance of such leave, to the Treasurer or Crown Agents a sum equal to four per centum upon the full salary which he would have received monthly if he had not been on leave. All sums due under the provisions of this sub-section, and the arrears of any contribution due and payable under the provisions of the Principal Ordinance, shall be taken to be a debt due to the Fund by the public officer, and shall be payable to the Treasurer or Crown Agents, together with interest thereon at six per centum per annum, forthwith or by such instalments as the directors may determine. The Treasurer or Crown Agents shall, on the written order of the directors or of any two of them, deduct from any moneys which may be or may become due or payable to the public officer by whom such debt is payable the whole or any part of such debt."

4.—Section 11 of the Principal Ordinance is hereby repealed and the following is substituted therefor:—

- "11.—(1). Subject to the provisions of this section and of section 35 a public officer who from any cause whatever ceases to belong to the service and retires on pension shall not be called upon to make any further contribution to the Fund beyond a monthly abatement of four per centum on such pension to commence from the date of his retirement until he attains sixty-five years of age or has been subject to abatement for thirty-five years, when such abatement shall cease.
- (2.) A public officer who, being a bachelor, leaves the service with or without pension on transfer or on retirement or on dismissal or otherwise shall if he elects to discontinue being a contributor receive back half his actual contributions to the Fund without interest thereon: and if a public officer who is a bachelor dies while in the service one half of the contributions made by him shall be paid without interest to his legal representative.
- (3.) A public officer being a widower without children pensionable under this Ordinance who leaves the service with or without pension on retirement or on dismissal or otherwise, shall cease to contribute to the Fund, and shall be deemed to have retired therefrom altogether. In any such case one half of the contributions made by such public officer since the death of his last wife or, if at the death of such wife any child remained chargeable to such Fund, after the time when such child ceased to be chargeable thereto, shall be repaid without interest to such public officer.

- (4.) A public officer being a widower with children chargeable to the Fund at the time when he leaves the service shall on the last of such children ceasing to be chargeable to the Fund cease to contribute thereto and shall be deemed to have retired therefrom altogether.
- (5.) A public officer, with children chargeable to the Fund at the time when he leaves the service, who subsequently becomes a widower shall thereupon, or upon the last of such children ceasing to be chargeable to such Fund, (whichever event shall last happen), cease to contribute thereto and be deemed to have retired therefrom altogether.
- (6.) If a public officer, who is a widower without children entitled to pension, dies while in the public service, one half of the contributions made by him to the Fund since the death of his last wife or, if at the death of such wife any child remained chargeable to such Fund, after the time when such child ceased to be chargeable thereto, shall be repaid without interest to his legal representative."

5. Section 12 (1) of the Principal Ordinance is hereby amended by the addition of the following provisos:—

"Provided that such public officer shall notify his decision to the directors within a period of one month after the date of the abatement of his emoluments or within a period of four months after the date of his retirement on pension:

Provided further that if such public officer fails to notify his decision to the directors within a period of one month or of four months as the case may be, or if such public officer dies before he has notified his decision to the directors he shall be deemed to have elected to contribute on the lower salary or pension."

6. Section 14 (1) of the Principal Ordinance is hereby amended by the omission of the words "other than a bachelor" in the first line thereof.

7. Section 35 of the Principal Ordinance is hereby amended by inserting the words "or two hundred and twenty-five pounds sterling in the case of sterling contributions" after the words "fifteen hundred dollars".

8. The Schedule to the Principal Ordinance is hereby repealed and Schedule A to this Ordinance is substituted therefor.

Provided that, in the case of a public officer who has become a contributor to the Fund prior to the 1st January, 1907, if the pension calculated under the Tables in the repealed Schedule is in excess of the pension calculated under the Tables in the Schedule to this Ordinance the higher amount shall be allowed.

9. The several Ordinances and parts of Ordinance mentioned in Schedule B to this Ordinance are hereby repealed.

10. This Ordinance shall come into operation on the First day of January, 1907.

SCHEDULE A.

RULES

FOR CALCULATING

PENSIONS TO WIDOWS AND ORPHAN
CHILDREN OF PUBLIC OFFICERS.

SYNOPSIS OF RULES.

A.—PUBLIC OFFICER WHO COMMENCED TO
CONTRIBUTE WHILE A BACHELOR.

I.—FIRST WIFE'S PROSPECTIVE PENSION.

- (A) *Pension in consideration of the contributions paid during bachelorhood.*
- (B) *Pension in consideration of the annual contribution current at the date of marriage.*
- (C) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his first wife.*

II.—SECOND, AND SUBSEQUENT, WIFE'S PROSPECTIVE PENSION.

- (A) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is a widower.*
- (B) *Variations of pension consequent on the re-marriage of the contributor.*
- (C) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his second, or subsequent, wife.*

B.—PUBLIC OFFICER WHO COMMENCED
TO CONTRIBUTE WHILE MARRIED.

III.—FIRST WIFE'S PROSPECTIVE PENSION.

- (A) *Pension in consideration of the annual contribution current at the date of commencement of the contribution.*
- (B) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his first wife.*

IV.—SECOND, AND SUBSEQUENT, WIFE'S PROSPECTIVE PENSION.

- (A) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is a widower.*
- (B) *Variations of pension consequent on the re-marriage of the contributor.*
- (C) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his second, or subsequent, wife.*

C.—PUBLIC OFFICER WHO COMMENCED
TO CONTRIBUTE WHILE A WIDOWER.

V.—SECOND, AND SUBSEQUENT, WIFE'S PROSPECTIVE PENSION.

D.—PENSIONS TO ORPHAN CHILDREN.

E.—PUBLIC OFFICER TRANSFERRED TO
THE SERVICE OF ANOTHER
COLONY.F.—CALCULATION OF QUANTITIES (OR
TABULAR RESULTS) FOR AGES
NOT GIVEN IN THE TABLES.

A. TO C.—CALCULATION OF REGISTERED PENSIONS.

The calculation of the amount of the pension that will or may become payable at the death of a contributor should not be delayed until such death has actually occurred; but a register should be kept in which full particulars respecting each contributor should be entered, and in this register should be recorded against every married and widower contributor the amount of the pension which would become payable should he die immediately, leaving a widow or orphans entitled to such pension. The amount of the pension per annum so entered in the register against a contributor, or in other words, his "registered pension" should be calculated (and re-calculated as often as may be necessary) in accordance with the following Rules:—

A.—PUBLIC OFFICER WHO COMMENCED TO CONTRIBUTE WHILE A BACHELOR.

NOTE.—No registered pension is to be recorded unless and until the bachelor contributor marries.

I.—FIRST WIFE'S PROSPECTIVE PENSION.

NOTE.—The registered pension to be recorded on marriage is found by adding together the two amounts calculated in accordance with the following Rules I. (a) and I. (b) respectively.

(A) Pension in consideration of the contributions paid during bachelorhood.

RULE I. (a).—Accumulate the contributions at 6 per cent. compound interest, with yearly rests at each 31st December, and multiply the result by the quantity found from Table A corresponding to the respective ages next birthday of the husband and wife at the date of marriage.

The product gives the registered pension on account of the contributions paid during bachelorhood.

(B) Pension in consideration of the annual contribution current at the date of marriage.

NOTE.—The amount of the current annual contribution is obtained by multiplying by 12 the amount of the last monthly contribution.

RULE I. (b). Turn to the section of Table B which contains in the heading the age of the husband at the date of completion of his period of contribution; and multiply the amount of the current annual contribution by the quantity found from that section corresponding to the respective ages next birthday of husband and wife at the date of marriage.

The product gives the registered pension on account of the annual contribution current at the date of marriage.

EXAMPLE of the application of Rules I. (a) and I. (b).

Officer born on	31st July, 1858.
Do. commenced to contribute on	1st April, 1884.
Do. married on	30th June, 1888.
Annual Contribution, 1st April, 1884, to 31st December, 1886	\$ 20
Annual Contribution, 1st Jan- uary, 1887, to date of marriage	\$ 30
Date of completion of contribu- tion period	1st April, 1919.
Wife born on	31st August, 1868.
Officer's age next birthday at date of marriage	30.
Do. do. completion of contribution period	61.
Wife's age next birthday at date of marriage	20.

APPLICATION OF RULE I. (a).

Accumulation of contributions paid during bachelorhood :—

Contributions from 1st April to 31st December, 1884,	\$ 15.00
Contributions during 1885,	„ 20.00
One year's Interest at 6 per cent. on \$15,	„ .90
	<u>\$ 35.90</u>
Contributions during 1886,	„ 20.00
One year's Interest at 6 per cent. on \$35.90,	„ 2.15
	<u>\$ 58.05</u>
Contributions during 1887,	„ 30.00
One year's Interest at 6 per cent. on \$58.05,	„ 3.48
	<u>\$ 91.53</u>
Contributions from 1st January to 30th June, 1888,	„ 15.00
Half-year's Interest at 6 per cent. on \$91.53,	„ 2.75
	<u>\$ 109.28</u>
Total accumulation,...	<u>\$ 109.28</u>
Quantity found from Table A—Husband* 30 } Wife* 20 }	.346

$\$109.28 \times .346 = \$37.81 =$ registered pension in consideration of contributions paid during bachelorhood.

APPLICATION OF RULE I. (b).

Annual contribution current at the date of marriage \$30.

Quantity found from Table B, Section for Officers aged 61 next birthday at completion of period of contributions :—

Husband* 30 } ...	4.29
Wife* 20 }	

$\$30 \times 4.29 = \$128.70 =$ registered pension in consideration of annual contribution current at marriage.

TOTAL REGISTERED PENSION to be recorded on the bachelor contributor marrying :—

By Rule I. (a),	\$ 37.81
By Rule I. (b),	„ 128.70
	<u>\$ 166.51</u>
- Total,.....	<u>\$ 166.51</u>

(c) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his first wife.*

NOTE.—The cessation of the contribution from any cause before the completion of the full period of contribution must be regarded as a decrement from the current annual contribution equal to the amount of such current annual contribution.

RULE I. (c).—Turn to the section of Table B which contains in the heading the age of the husband at the date of completion of his period of contribution; and multiply the amount of the increment to, or the decrement from, the current annual contribution by the quantity found from that section corresponding to the respective ages next birthday of the husband and wife at the date of the variation of the contribution.

The product gives the amount to be added to the registered pension consequent on the increment to the current annual contribution, or, as the case may be, the amount to be deducted from the registered pension consequent on the decrement from the current annual contribution.

EXAMPLE of the application of Rule I. (c).

* NOTE.—Where the ages are not given in the Tables, proceed as illustrated in the general examples given in Section F.

Assume particulars as in the example subjoined to Rules I. (a) and I. (b).

Annual Contribution increased on 31st May, 1893, from \$30 to	\$ 50
Annual Contribution decreased on 30th April, 1898, from \$50 to	\$ 40
Annual Contribution ceased on 31st March, 1903.	
1893, May 31st.—Increment to current annual contribution	\$ 20
Quantity found from Table B, Section for Officers aged 61 next birthday at completion of period of contribution:—	
Husband 35 }	3.56
Wife 25 }	
$\$20 \times 3.56 = \$71.20 =$ amount to be added to the registered pension.	
Registered pension at marriage, see example subjoined to Rules I. (a) and I. (b)	\$ 166.51
Add	„ 71.20
Registered pension at 31st May, 1893, ...	<u>\$ 237.71</u>

1898, April 30th—Decrement from current annual contribution	\$10
Quantity found from Table B, Section for Officers aged 61 next birthday at completion of period of contribution:—	
Husband 40 }	2.91
Wife 30 }	
$\$10 \times 2.91 = \$29.10 =$ amount to be deducted from the registered pension.	
Registered pension at 31st May, 1893, as above	\$ 237.71
Deduct	„ 29.10
Registered pension at 30th April, 1898, .	<u>\$ 208.61</u>

1903, March 31st—Cessation of contribution regarded as a decrement from current annual contribution,.....	\$40
Quantity found from Table B, Section for Officers aged 61 next birthday at completion of period of contribution:—	
Husband 45 }	2.30
Wife 35 }	
$\$40 \times 2.30 = \$92.00 =$ amount to be deducted from the registered pension.	
Registered pension at 30th April, 1898, as above	\$ 208.61
Deduct	„ 92.00
Registered pension at 31st March, 1903, .	<u>\$ 116.61</u>

II.—SECOND, AND SUBSEQUENT, WIFE'S PROSPECTIVE PENSION.

(A) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is a widower.*

RULE II. (a). Assume that the contributor is married to a wife of the age that his last preceding wife would have been had she survived to the date of the variation of the contribution, and proceed in accordance with Rule I. (c).

EXAMPLE of the application of Rule II. (a).

If the particulars be as in the Example subjoined to Rule I. (c), except that the first wife, who was born on 31st August, 1868, died on 30th November, 1888, it would be assumed that the contributor was at the date of each of the three variations of the contribution married to a wife who was born on the 31st August, 1868. The calculations will then be identical with those given in the Example subjoined to Rule I. (c).

(B) *Variations of pension consequent on the remarriage of the contributor.*

NOTE.—No variation of the registered pension is to be recorded if the second, or subsequent, wife was at the date of the re-marriage *of the same age next birthday* as the last preceding wife would have been had she survived to that date.

RULE II. (b).—If the second, or subsequent, wife was at the date of the re-marriage of a less or greater age next birthday than the last preceding wife would have been had she survived to that date, multiply the amount of the registered pension by the quantity found from Table C corresponding to the age next birthday of the husband at the date of re-marriage, and the age next birthday which the last preceding wife would have attained had she survived to that date; multiply the product so obtained by the quantity found from Table A corresponding to the respective ages of the husband and of the second, or subsequent, wife at the date of the re-marriage.

The result gives the registered pension to be recorded on the re-marriage of the contributor.

EXAMPLE of the application of Rule II. (b).

Assume particulars as in the the example subjoined to Rule I. (a) and I. (b).

First wife died on 30th November, 1888-

Contributor re-married on ... 31st January, 1893.

Contributor's age next birthday at date of re-marriage 35.

Second wife born on 30th June, 1873.

Second wife's age next birthday at date of the re-marriage 20.

Age next birthday which the first wife would have attained had she survived to date of the re-marriage 25.

1893, January 31st.—The second wife being of a less age next birthday at the date of the re-marriage than the first wife would have been had she survived, the registered pension \$166.51 (see example subjoined to Rules I. (a) and I. (b)) is to be re-calculated.

Quantity found from Table C :—

Husband 35	}	...3.224
Wife 25		

Quantity found from Table A :—

Husband 35	}293
Wife 20		

$\$166.51 \times 3.224 = \536.83

$\$536.83 \times .293 = \$157.29 =$ registered pension at 31st January, 1893.

(c) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his second, or subsequent, wife.*

RULE II. (c).—Proceed as in RULE I. (c).

B.—PUBLIC OFFICER WHO COMMENCED TO CONTRIBUTE WHILE MARRIED.

III.—FIRST WIFE'S PROSPECTIVE PENSION.

NOTE.—In every case of a public Officer who commenced to contribute while married, the wife at the date of commencement of the contribution is to be considered as the Officer's first wife, and no particulars are to be recorded respecting any former wife to whom he may have been married, unless there is issue of such former wife of a pensionable age (see D.—Pensions to Orphan Children).

(A) *Pension in consideration of the annual contribution current at the date of commencement of the contribution.*

RULE III. (a).—Turn to the section of Table B which contains in the heading the age of the husband at the date of completion of his period of contribution; and multiply the amount of the current annual contribution by the quantity found from that section corresponding to the respective ages next birthday of the husband and wife at the date of commencement of the contribution.

The product gives the registered pension on account of the annual contribution current at the date of commencement of the contribution.

EXAMPLE of the application of Rule III. (a).

Officer born on31st August, 1850.
 Do. married on30th June, 1879.
 Do. commenced to contribute
 on31st July, 1890.
 Annual contribution current on
 31st July, 1890.....\$100.
 Date of completion of contribu-
 tion period31st August, 1915.
 Wife born on31st October, 1860.
 Officer's age next birthday on
 31st July, 189040.
 Officer's age at completion of
 contribution period65.
 Wife's age next birthday on 31st
 July, 189030.
 1890, July, 31st.—Current annual
 contribution\$100.

Quantity found from Table B, Section for Officers aged 65 next birthday at completion of period of contribution:—

Husband 40	}	...	3.07
Wife 30			

$\$100 \times 3.07 = \$307 =$ registered pension in consideration of annual contribution current at commencement of contribution.

(b) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his first wife.*

RULE III. (b).—Proceed as in Rule I. (c).

IV.—SECOND, AND SUBSEQUENT, WIFE'S PROSPECTIVE PENSION.

(A) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is a widower.*

RULE IV. (a).—Proceed as in RULE II. (a).

(B) *Variations of pension consequent on the re-marriage of the contributor.*

RULE IV. (b).—Proceed as in RULE II. (b).

(c) *Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his second, or subsequent, wife.*

RULE IV. (c).—Proceed as in RULE I. (c).

C.—PUBLIC OFFICER WHO COMMENCED TO CONTRIBUTE WHILE A WIDOWER.

V.—SECOND, AND SUBSEQUENT, WIFE'S PROSPECTIVE PENSION.

RULE V.—For the purpose of calculating the registered pension assume that the deceased wife survived to the date of commencement of the contribution and died immediately afterwards; then proceed in accordance with the Rules applicable to the case of Officers who commenced to contribute while married (see B).

D.—PENSIONS TO ORPHAN CHILDREN.

Regulated by sections 24, 25, 27 and 28 of the Principal Ordinance.

E.—PUBLIC OFFICER TRANSFERRED TO THE SERVICE OF ANOTHER COLONY.

Throughout these Rules and Examples the calculations depend, not on the official income of the contributor, but on the amount of his contribution to the Fund, so that the transfer of a public Officer to the service of another Colony does not affect his registered pension unless the amount of his current annual contribution is varied, in which case the proper adjustment is to be made in accordance with the preceding Rules.

F.—CALCULATION OF QUANTITIES (OR TABULAR RESULTS) FOR AGES NOT GIVEN IN THE TABLES.

TABLE A.—The quantities are given for every age of the husband from 15 to 64; and for every fifth age of the wife from 15 to 65. Ages of husbands and wives below or beyond are to be treated as the youngest and oldest ages given respectively.

For the intermediate ages of wives, interpolate by first differences, as follows:—

To find the quantity corresponding to the ages of a husband and wife aged respectively 35 and 27 next birthday.

The quantity for ages 35 and 25 given in the Table is310

The quantity for ages 35 and 30 given in the Table is332

So that the addition of five years to the age of the wife results in an addition of .022 to the quantity given in the Table for ages 35 and 25.

An addition of two years to the age of the wife accordingly results by proportion in an addition of two-fifths of .022 to the quantity given in the Table for ages 35 and 25.

Two-fifths of .022=.009, which added to .310 gives .319, which is the required quantity corresponding to ages 35 and 27.

TABLE B.—This Table is divided into eleven sections respectively applicable to Officer who will be aged next birthday 55, 56, 57 . . . up to 65, when they complete their period of contribution. Care should in all cases be taken to turn to the section which contains in the heading the age of the husband at the date of completion of his period of contribution.

In each section the quantities are given for 35 consecutive ages of the husband, terminating at the age preceding that at which the contribution ceases, and for every fifth age of the wife from 15 to 65.

Ages of the wife below or beyond are to be treated as the youngest and oldest ages given respectively. For the intermediate ages of wives interpolate by first differences as explained above. Thus the quantity found from the first section of the Table (age 55) corresponding to the ages of a husband and wife aged respectively 45 and 38 next birthday is three-fifths of .17, added to 1.78, which gives 1.88.

For Officers who commence to contribute at an earlier age than 20 next birthday the method of calculation given in the subjoined examples is to be followed:—

EXAMPLE (1).—An officer aged 17 next birthday, having a wife aged 15 next birthday, commences to contribute. Assume that the Officer is aged 20 next birthday, so that the quantity found from Table B will be 6.05.

This Officer receives an increment of salary at age 22 next birthday, when his wife's age is 20. Assume that his age is 25 next birthday, *i.e.*, his actual age 22, plus the difference between his actual age at entry and 20, which is three years. The quantity found from Table B will be 5.16.

EXAMPLE (2).—An Officer aged 19 next birthday commences to contribute as a bachelor, and five years later, when aged 24 next birthday, marries; his wife's age being 20 next birthday. The quantity found from Table A in accordance with Rule I. (a) will be taken for the actual ages (husband 24 and wife 20) and will be .422. With respect to the current annual contribution at marriage, assume that the Officer's age is 25 (his actual age plus one) so that the quantity found from Table B will be 5.16.

This Officer receives an increment of salary when aged 39, when his wife's age is 35. Assume as before that the ages are 40 and 35 respectively, so that the quantity found from Table B will be 2.72.

NOTE.—It will be observed that this method takes account of the actual number of years for which the annual contribution will run. In Example (1), when the Officer receives the increment of salary at age 22 he has contributed to the Fund for five years, so that at the expiration of 30 years his contributions will cease. Similarly in Example (2), when the Officer marries at age 24, he also has contributed to the Fund for five years, so that although he is two years older than the Officer in Example (1), yet the unexpired period of contribution is the same in each case, and the wife's age is in each instance 20, so that no important error is involved in using the same tabular quantity for the two cases.

TABLE C.—The quantities are given for the same ages as in Table A. Ages of husbands and wives below and beyond are to be treated as in using that Table.

For the intermediate ages of wives interpolate by first differences as explained above, except that it must be noted that in this Table an addition to the age of the wife results in a *deduction* from the quantity given in the Table.

To find the quantity corresponding to the ages of a husband and wife aged respectively 35 and 27 next birthday.

The quantity for ages 35 and 25 given in the Table is 3.224

The quantity for ages 35 and 30 given in the Table is 3.010

So that the addition of five years to the age of the wife results in a deduction of .214 from the quantity given in the Table for ages 35 and 25.

An addition of two years to the age of the wife accordingly results by proportion in a deduction of two-fifths of .214 from the quantity given in the Table for ages 35 and 25.

Two-fifths of .214=.086, which deducted from 3.224 leaves 3.138, which is the required quantity corresponding to ages 35 and 27.

Table

THE YEARLY PENSION, payable by Monthly Instalments, which a

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
15	·521	·551	·588	·633	·689
16	·507	·536	·572	·616	·671
17	·494	·521	·556	·600	·653
18	·480	·506	·541	·583	·635
19	·466	·492	·525	·566	·617
20	·452	·477	·509	·549	·599
21	·439	·463	·494	·532	·580
22	·425	·449	·479	·516	·562
23	·412	·435	·464	·500	·545
24	·399	·422	·449	·484	·527
25	·387	·408	·434	·468	·510
26	·375	·395	·420	·452	·493
27	·363	·382	·407	·437	·476
28	·351	·370	·393	·423	·460
29	·340	·358	·380	·408	·444
30	·329	·346	·367	·394	·429
31	·318	·334	·355	·381	·414
32	·308	·323	·343	·368	·400
33	·298	·313	·332	·356	·386
34	·288	·302	·321	·344	·373
35	·279	·293	·310	·332	·360
36	·271	·283	·300	·321	·348
37	·262	·274	·290	·311	·337
38	·254	·265	·281	·300	·326
39	·246	·257	·271	·290	·315
40	·239	·249	·263	·281	·304
41	·231	·241	·254	·271	·294
42	·224	·234	·246	·263	·284
43	·218	·227	·238	·254	·275
44	·211	·220	·231	·246	·266
45	·205	·213	·224	·238	·257
46	·199	·207	·217	·230	·248
47	·193	·201	·210	·223	·240
48	·188	·195	·204	·216	·232
49	·182	·189	·198	·210	·225
50	·177	·184	·192	·203	·218
51	·172	·179	·187	·197	·211
52	·168	·174	·182	·191	·205
53	·163	·169	·177	·186	·198
54	·159	·165	·172	·180	·193
55	·154	·160	·167	·175	·187
56	·150	·156	·163	·171	·182
57	·147	·152	·159	·166	·177
58	·143	·148	·154	·162	·172
59	·139	·145	·151	·158	·168
60	·136	·141	·147	·154	·164
61	·133	·138	·143	·150	·160
62	·130	·134	·140	·147	·156
63	·127	·131	·137	·143	·152
64	·124	·128	·134	·140	·149

A.

Single Contribution of 1 will secure.

NEXT BIRTHDAY.

40	45	50	55	60	65
.759	.849	.973	1.139	1.364	1.667
.740	.829	.948	1.107	1.325	1.626
.720	.808	.923	1.076	1.285	1.585
.701	.786	.897	1.046	1.247	1.541
.681	.765	.872	1.015	1.211	1.493
.662	.742	.847	.985	1.174	1.443
.642	.720	.822	.956	1.138	1.395
.623	.699	.797	.927	1.103	1.350
.603	.677	.772	.898	1.068	1.304
.583	.656	.748	.870	1.034	1.259
.564	.634	.724	.842	1.001	1.214
.545	.613	.701	.816	.968	1.170
.527	.593	.678	.789	.936	1.127
.509	.573	.656	.763	.906	1.087
.492	.553	.634	.739	.876	1.048
.475	.534	.612	.714	.846	1.011
.458	.515	.591	.691	.818	.975
.442	.498	.571	.668	.791	.940
.427	.480	.551	.645	.764	.907
.412	.464	.532	.623	.739	.876
.398	.448	.514	.602	.714	.847
.385	.432	.497	.581	.690	.820
.372	.418	.480	.561	.666	.794
.360	.404	.464	.542	.644	.769
.347	.390	.448	.524	.623	.745
.335	.376	.432	.506	.602	.722
.324	.363	.417	.489	.583	.700
.313	.350	.402	.473	.564	.679
.302	.338	.389	.457	.546	.659
.292	.326	.375	.441	.529	.639
.282	.315	.362	.426	.511	.620
.272	.305	.350	.412	.494	.600
.263	.295	.339	.398	.478	.581
.255	.285	.327	.385	.462	.563
.246	.276	.317	.372	.447	.546
.238	.267	.306	.360	.433	.530
.231	.258	.296	.348	.419	.515
.224	.250	.286	.337	.406	.500
.217	.242	.277	.326	.393	.486
.210	.234	.268	.316	.382	.473
.201	.227	.260	.306	.371	.461
.198	.220	.252	.297	.361	.449
.192	.214	.245	.289	.352	.438
.187	.207	.238	.281	.343	.428
.182	.202	.231	.274	.335	.418
.177	.196	.225	.267	.327	.409
.172	.191	.219	.261	.319	.400
.168	.185	.213	.254	.311	.392
.164	.180	.207	.247	.304	.385
.160	.176	.202	.241	.297	.378

Table

This section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which
ments, will secure. The Yearly Contribution is to cease
Contribution after entry into the Fund.

Age of Husband next Birthday	AGE OF WIFE				
	15	20	25	30	35
20	6.05	6.38	6.81	7.35	8.01
21	5.81	6.13	6.54	7.06	7.69
22	5.57	5.88	6.27	6.77	7.37
23	5.34	5.64	6.01	6.48	7.06
24	5.11	5.40	5.75	6.20	6.75
25	4.89	5.16	5.49	5.92	6.45
26	4.67	4.93	5.24	5.65	6.15
27	4.46	4.70	4.99	5.38	5.86
28	4.25	4.48	4.75	5.12	5.57
29	4.05	4.26	4.52	4.86	5.29
30	3.85	4.05	4.29	4.61	5.02
31	3.66	3.84	4.07	4.37	4.76
32	3.47	3.64	3.86	4.14	4.50
33	3.29	3.45	3.66	3.92	4.25
34	3.11	3.26	3.46	3.70	4.01
35	2.93	3.08	3.26	3.49	3.78
36	2.76	2.90	3.07	3.28	3.56
37	2.60	2.73	2.88	3.08	3.34
38	2.44	2.56	2.70	2.89	3.13
39	2.29	2.39	2.53	2.70	2.92
40	2.14	2.23	2.36	2.52	2.72
41	1.99	2.07	2.19	2.34	2.52
42	1.84	1.92	2.03	2.16	2.33
43	1.70	1.77	1.87	1.98	2.14
44	1.56	1.62	1.71	1.81	1.96
45	1.42	1.47	1.55	1.64	1.78
46	1.28	1.32	1.39	1.47	1.60
47	1.14	1.17	1.23	1.31	1.42
48	1.00	1.03	1.08	1.15	1.24
49	0.86	0.89	0.93	0.99	1.06
50	0.72	0.75	0.79	0.83	0.89
51	0.59	0.61	0.64	0.67	0.72
52	0.45	0.46	0.48	0.51	0.54
53	0.30	0.31	0.33	0.34	0.36
54	0.15	0.16	0.17	0.17	0.19

B.

who will be aged 55 next birthday when they complete their

a Yearly Contribution of 1, payable also by Monthly Instal-
on the termination of 35 years from the date of the Officer's first

NEXT BIRTHDAY.

40	45	50	55	60	65
8.86	9.93	11.33	13.18	15.70	19.31
8.51	9.53	10.88	12.66	15.07	18.49
8.16	9.14	10.44	12.14	14.45	17.68
7.81	8.76	10.00	11.63	13.84	16.89
7.47	8.38	9.57	11.13	13.24	16.11
7.13	8.01	9.15	10.64	12.65	15.34
6.80	7.65	8.74	10.16	12.07	14.59
6.48	7.29	8.33	9.69	11.50	13.87
6.17	6.94	7.93	9.24	10.95	13.17
5.86	6.59	7.54	8.79	10.42	12.49
5.56	6.25	7.16	8.35	9.90	11.83
5.27	5.92	6.78	7.92	9.40	11.19
4.99	5.60	6.42	7.50	8.91	10.58
4.71	5.29	6.07	7.10	8.43	9.99
4.44	4.99	5.73	6.70	7.96	9.43
4.18	4.70	5.40	6.32	7.50	8.89
3.93	4.42	5.07	5.94	7.05	8.37
3.69	4.15	4.76	5.58	6.62	7.87
3.45	3.88	4.46	5.22	6.20	7.39
3.22	3.62	4.16	4.87	5.79	6.92
3.00	3.37	3.87	4.53	5.39	6.47
2.78	3.12	3.59	4.20	5.00	6.02
2.57	2.88	3.31	3.88	4.62	5.58
2.36	2.64	3.04	3.56	4.25	5.14
2.15	2.41	2.77	3.25	3.89	4.71
1.95	2.18	2.50	2.94	3.53	4.28
1.75	1.95	2.23	2.64	3.17	3.85
1.55	1.73	1.97	2.34	2.82	3.43
1.35	1.51	1.72	2.05	2.47	3.01
1.16	1.30	1.48	1.76	2.12	2.59
0.97	1.09	1.25	1.47	1.77	2.17
0.79	0.88	1.01	1.18	1.42	1.75
0.59	0.66	0.76	0.89	1.08	1.33
0.40	0.45	0.51	0.60	0.72	0.89
0.20	0.23	0.26	0.30	0.37	0.45

Table

This section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which Instalments, will secure. The Yearly Contribution is to Officer's first Contribution after entry into the Fund.

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
21	5.85	6.17	6.58	7.10	7.74
22	5.61	5.92	6.31	6.81	7.42
23	5.38	5.68	6.04	6.53	7.11
24	5.15	5.44	5.78	6.25	6.80
25	4.93	5.20	5.53	5.97	6.50
26	4.72	4.97	5.28	5.69	6.20
27	4.51	4.74	5.04	5.42	5.91
28	4.30	4.52	4.80	5.16	5.63
29	4.10	4.31	4.57	4.91	5.35
30	3.90	4.10	4.35	4.67	5.08
31	3.71	3.90	4.13	4.44	4.82
32	3.52	3.70	3.92	4.21	4.57
33	3.34	3.51	3.71	3.99	4.33
34	3.16	3.32	3.51	3.77	4.09
35	2.99	3.14	3.32	3.56	3.86
36	2.83	2.96	3.13	3.36	3.64
37	2.67	2.79	2.95	3.16	3.42
38	2.51	2.62	2.77	2.97	3.21
39	2.36	2.46	2.60	2.78	3.01
40	2.21	2.30	2.43	2.60	2.81
41	2.06	2.15	2.27	2.42	2.62
42	1.92	2.00	2.11	2.25	2.43
43	1.78	1.85	1.95	2.08	2.25
44	1.64	1.70	1.79	1.91	2.07
45	1.50	1.56	1.64	1.75	1.89
46	1.36	1.42	1.49	1.59	1.71
47	1.22	1.28	1.34	1.43	1.54
48	1.09	1.14	1.19	1.27	1.37
49	0.96	1.00	1.05	1.11	1.20
50	0.84	0.87	0.91	0.96	1.03
51	0.70	0.73	0.76	0.80	0.86
52	0.57	0.59	0.62	0.65	0.70
53	0.43	0.45	0.47	0.49	0.52
54	0.29	0.30	0.32	0.33	0.35
55	0.15	0.15	0.16	0.17	0.18

B.

who will be aged 56 next birthday when they complete their

a Yearly Contribution of 1, payable also by Monthly
cease on the termination of 35 years from the date of the

NEXT BIRTHDAY.

40	45	50	55	60	65
8.56	9.59	10.95	12.72	15.15	18.63
8.21	9.21	10.51	12.21	14.55	17.82
7.86	8.83	10.08	11.71	13.95	17.02
7.52	8.45	9.65	11.22	13.35	16.24
7.19	8.08	9.23	10.74	12.76	15.48
6.87	7.71	8.82	10.27	12.18	14.74
6.55	7.35	8.42	9.81	11.61	14.02
6.24	7.00	8.02	9.35	11.06	13.32
5.93	6.66	7.63	8.90	10.53	12.64
5.63	6.33	7.25	8.46	10.02	11.98
5.34	6.01	6.88	8.03	9.52	11.34
5.06	5.70	6.52	7.62	9.03	10.73
4.79	5.39	6.17	7.22	8.56	10.15
4.52	5.09	5.83	6.83	8.10	9.60
4.26	4.80	5.50	6.45	7.65	9.07
4.01	4.52	5.18	6.08	7.21	8.56
3.77	4.25	4.87	5.72	6.78	8.06
3.54	3.99	4.57	5.37	6.36	7.58
3.32	3.73	4.28	5.02	5.96	7.12
3.10	3.48	4.00	4.68	5.57	6.68
2.89	3.23	3.73	4.35	5.19	6.25
2.68	2.99	3.46	4.03	4.82	5.82
2.47	2.76	3.19	3.72	4.46	5.39
2.27	2.53	2.92	3.42	4.10	4.97
2.07	2.31	2.66	3.13	3.75	4.55
1.87	2.10	2.40	2.84	3.40	4.13
1.68	1.89	2.15	2.55	3.06	3.72
1.49	1.68	1.91	2.26	2.72	3.31
1.30	1.47	1.67	1.98	2.38	2.90
1.12	1.26	1.44	1.70	2.04	2.50
0.94	1.05	1.21	1.42	1.71	2.10
0.76	0.85	0.97	1.14	1.38	1.70
0.57	0.64	0.73	0.86	1.04	1.28
0.38	0.43	0.49	0.58	0.70	0.87
0.20	0.22	0.25	0.29	0.36	0.44

Table

This section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which Instalments, will secure. The Yearly Contribution is to Officer's first Contribution after entry into the Fund.

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
22	5.65	5.96	6.35	6.85	7.47
23	5.42	5.71	6.08	6.56	7.16
24	5.19	5.47	5.82	6.28	6.85
25	4.97	5.24	5.57	6.01	6.55
26	4.75	5.01	5.32	5.74	6.26
27	4.54	4.78	5.08	5.47	5.97
28	4.33	4.56	4.85	5.21	5.69
29	4.13	4.35	4.62	4.96	5.41
30	3.94	4.14	4.40	4.72	5.14
31	3.75	3.94	4.18	4.49	4.88
32	3.56	3.74	3.97	4.27	4.63
33	3.38	3.55	3.77	4.05	4.39
34	3.21	3.37	3.57	3.83	4.15
35	3.04	3.19	3.38	3.62	3.92
36	2.88	3.02	3.20	3.42	3.70
37	2.72	2.85	3.02	3.23	3.49
38	2.57	2.69	2.84	3.04	3.28
39	2.42	2.53	2.67	2.86	3.08
40	2.28	2.37	2.50	2.68	2.89
41	2.14	2.22	2.34	2.51	2.70
42	2.00	2.07	2.18	2.34	2.52
43	1.86	1.92	2.03	2.17	2.34
44	1.72	1.78	1.88	2.00	2.16
45	1.58	1.64	1.73	1.84	1.98
46	1.45	1.50	1.58	1.68	1.81
47	1.32	1.36	1.44	1.52	1.64
48	1.19	1.23	1.30	1.37	1.47
49	1.06	1.10	1.16	1.22	1.31
50	0.94	0.97	1.02	1.07	1.15
51	0.81	0.84	0.88	0.93	0.99
52	0.68	0.71	0.74	0.78	0.83
53	0.55	0.57	0.60	0.63	0.67
54	0.42	0.44	0.45	0.48	0.51
55	0.28	0.29	0.31	0.32	0.34
56	0.14	0.15	0.16	0.16	0.18

B.

who will be aged 57 next birthday when they complete their

a Yearly Contribution of 1, payable also by Monthly
cease on the termination of 35 years from the date of the

NEXT BIRTHDAY.

40	45	50	55	60	65
8.26	9.25	10.57	12.27	14.62	17.94
7.91	8.88	10.14	11.78	14.02	17.13
7.57	8.51	9.72	11.29	13.43	16.35
7.24	8.14	9.30	10.81	12.85	15.59
6.91	7.78	8.89	10.34	12.29	14.86
6.59	7.42	8.49	9.88	11.74	14.15
6.28	7.07	8.10	9.43	11.20	13.45
5.98	6.73	7.71	8.99	10.66	12.77
5.69	6.40	7.33	8.55	10.14	12.11
5.40	6.08	6.97	8.13	9.64	11.48
5.12	5.77	6.61	7.72	9.16	10.88
4.85	5.47	6.26	7.32	8.69	10.30
4.59	5.17	5.92	6.93	8.23	9.75
4.33	4.88	5.60	6.56	7.78	9.22
4.08	4.60	5.29	6.20	7.35	8.71
3.84	4.33	4.99	5.84	6.93	8.22
3.61	4.07	4.69	5.49	6.52	7.75
3.40	3.82	4.40	5.15	6.12	7.30
3.19	3.58	4.11	4.82	5.73	6.87
2.98	3.34	3.83	4.50	5.36	6.44
2.78	3.11	3.56	4.19	5.00	6.02
2.58	2.88	3.30	3.89	4.64	5.60
2.38	2.65	3.04	3.59	4.29	5.19
2.18	2.43	2.79	3.29	3.94	4.79
1.99	2.22	2.55	3.00	3.60	4.39
1.80	2.01	2.31	2.72	3.27	3.99
1.62	1.81	2.08	2.44	2.94	3.59
1.44	1.61	1.85	2.17	2.61	3.19
1.26	1.41	1.62	1.90	2.29	2.80
1.09	1.21	1.39	1.64	1.97	2.42
0.91	1.02	1.16	1.37	1.65	2.03
0.73	0.82	0.94	1.10	1.33	1.64
0.55	0.62	0.71	0.83	1.01	1.25
0.37	0.42	0.48	0.56	0.68	0.84
0.19	0.21	0.24	0.29	0.35	0.43

Table

This section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which stalments, will secure. The Yearly Contribution is to Officer's first Contribution after entry into the Fund.

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
23	5.45	5.75	6.12	6.60	7.20
24	5.22	5.51	5.86	6.32	6.89
25	5.00	5.28	5.61	6.05	6.59
26	4.79	5.05	5.37	5.79	6.29
27	4.58	4.83	5.13	5.53	6.00
28	4.38	4.61	4.89	5.27	5.72
29	4.18	4.40	4.66	5.02	5.45
30	3.98	4.19	4.44	4.77	5.19
31	3.79	3.99	4.23	4.53	4.94
32	3.61	3.80	4.02	4.30	4.69
33	3.43	3.61	3.82	4.08	4.45
34	3.26	3.42	3.62	3.87	4.21
35	3.09	3.24	3.43	3.67	3.98
36	2.93	3.06	3.24	3.47	3.76
37	2.77	2.89	3.06	3.28	3.55
38	2.62	2.73	2.89	3.09	3.35
39	2.47	2.58	2.73	2.91	3.16
40	2.33	2.43	2.57	2.74	2.97
41	2.19	2.28	2.41	2.57	2.78
42	2.05	2.14	2.26	2.40	2.60
43	1.91	2.00	2.11	2.24	2.42
44	1.78	1.86	1.96	2.08	2.24
45	1.65	1.72	1.81	1.92	2.07
46	1.52	1.59	1.67	1.77	1.90
47	1.39	1.46	1.53	1.62	1.74
48	1.27	1.33	1.39	1.47	1.58
49	1.15	1.20	1.25	1.32	1.42
50	1.03	1.07	1.12	1.18	1.27
51	0.91	0.94	0.99	1.04	1.12
52	0.79	0.81	0.86	0.90	0.97
53	0.67	0.68	0.72	0.76	0.81
54	0.54	0.55	0.58	0.61	0.65
55	0.41	0.42	0.44	0.46	0.49
56	0.28	0.29	0.30	0.31	0.33
57	0.14	0.15	0.15	0.16	0.17

B.

who will be aged 58 next birthday when they complete their

a Yearly Contribution of 1, payable also by Monthly Increase on the termination of 35 years from the date of the

NEXT BIRTHDAY.

40	45	50	55	60	65
7.96	8.92	10.20	11.84	14.10	17.24
7.62	8.56	9.78	11.36	13.52	16.45
7.29	8.20	9.36	10.89	12.94	15.70
6.97	7.84	8.96	10.43	12.38	14.97
6.66	7.49	8.57	9.98	11.82	14.26
6.35	7.14	8.18	9.53	11.28	13.56
6.05	6.80	7.79	9.08	10.76	12.88
5.75	6.46	7.41	8.64	10.24	12.23
5.46	6.14	7.05	8.22	9.74	11.61
5.18	5.83	6.70	7.80	9.26	11.02
4.91	5.53	6.35	7.40	8.80	10.45
4.65	5.23	6.01	7.02	8.34	9.90
4.40	4.95	5.68	6.66	7.90	9.37
4.16	4.68	5.37	6.30	7.48	8.86
3.93	4.42	5.07	5.95	7.06	8.38
3.71	4.16	4.78	5.61	6.66	7.92
3.49	3.91	4.50	5.27	6.26	7.48
3.27	3.67	4.22	4.94	5.88	7.05
3.06	3.43	3.95	4.63	5.50	6.63
2.86	3.20	3.68	4.33	5.14	6.21
2.66	2.97	3.42	4.03	4.78	5.80
2.47	2.75	3.17	3.73	4.44	5.40
2.28	2.54	2.92	3.44	4.12	5.00
2.09	2.33	2.68	3.16	3.80	4.61
1.91	2.13	2.45	2.89	3.48	4.22
1.73	1.93	2.22	2.62	3.16	3.84
1.55	1.74	2.00	2.35	2.84	3.46
1.38	1.55	1.78	2.09	2.52	3.08
1.21	1.36	1.56	1.84	2.21	2.71
1.05	1.17	1.34	1.59	1.90	2.34
0.89	0.98	1.12	1.33	1.60	1.97
0.72	0.79	0.90	1.07	1.29	1.59
0.54	0.60	0.68	0.81	0.98	1.21
0.36	0.40	0.46	0.54	0.66	0.82
0.18	0.21	0.24	0.28	0.34	0.42

Table

This section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which Instalments, will secure. The Yearly Contribution is to Officer's first Contribution after entry into the Fund.

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
24	5.25	5.54	5.90	6.36	6.93
25	5.03	5.31	5.65	6.09	6.64
26	4.82	5.08	5.40	5.82	6.35
27	4.61	4.86	5.16	5.56	6.06
28	4.41	4.64	4.93	5.30	5.78
29	4.21	4.43	4.70	5.05	5.51
30	4.02	4.22	4.48	4.81	5.24
31	3.83	4.02	4.27	4.58	4.98
32	3.65	3.83	4.07	4.36	4.73
33	3.47	3.64	3.87	4.14	4.49
34	3.30	3.46	3.67	3.93	4.26
35	3.13	3.29	3.48	3.73	4.04
36	2.97	3.12	3.29	3.53	3.83
37	2.82	2.96	3.11	3.34	3.62
38	2.67	2.80	2.94	3.16	3.42
39	2.53	2.64	2.78	2.98	3.22
40	2.39	2.49	2.62	2.80	3.03
41	2.25	2.34	2.47	2.63	2.84
42	2.11	2.20	2.32	2.46	2.66
43	1.98	2.06	2.17	2.30	2.49
44	1.85	1.92	2.02	2.15	2.32
45	1.72	1.79	1.88	2.00	2.16
46	1.59	1.66	1.74	1.85	2.00
47	1.47	1.53	1.60	1.70	1.84
48	1.35	1.40	1.47	1.55	1.68
49	1.23	1.28	1.34	1.41	1.52
50	1.11	1.16	1.21	1.27	1.37
51	0.99	1.04	1.08	1.14	1.22
52	0.87	0.92	0.95	1.01	1.08
53	0.75	0.80	0.82	0.87	0.93
54	0.63	0.67	0.69	0.73	0.78
55	0.52	0.54	0.56	0.59	0.63
56	0.39	0.41	0.43	0.45	0.48
57	0.27	0.28	0.29	0.30	0.32
58	0.14	0.14	0.15	0.16	0.17

B.

who will be aged 59 next birthday when they complete their

a **Yearly Contribution** of 1, payable also by Monthly
cease on the termination of 35 years from the date of the

NEXT BIRTHDAY.

40	45	50	55	60	65
7.67	8.60	9.83	11.42	13.59	16.55
7.34	8.25	9.42	10.95	13.02	15.79
7.02	7.90	9.02	10.49	12.46	15.06
6.71	7.55	8.62	10.04	11.91	14.35
6.40	7.20	8.23	9.59	11.37	13.66
6.10	6.86	7.85	9.15	10.84	12.99
5.80	6.52	7.47	8.72	10.33	12.34
5.51	6.20	7.11	8.30	9.84	11.72
5.23	5.90	6.76	7.89	9.36	11.12
4.97	5.60	6.42	7.49	8.90	10.55
4.72	5.31	6.09	7.11	8.45	10.01
4.47	5.03	5.77	6.75	8.01	9.50
4.23	4.76	5.46	6.40	7.59	9.01
4.00	4.50	5.16	6.05	7.18	8.54
3.77	4.24	4.87	5.71	6.78	8.08
3.55	3.99	4.59	5.38	6.39	7.64
3.34	3.75	4.31	5.05	6.01	7.21
3.14	3.52	4.04	4.74	5.64	6.79
2.94	3.30	3.78	4.44	5.29	6.38
2.74	3.08	3.53	4.15	4.95	5.98
2.55	2.86	3.28	3.86	4.62	5.59
2.37	2.65	3.04	3.58	4.29	5.21
2.19	2.45	2.80	3.30	3.97	4.83
2.01	2.25	2.57	3.03	3.65	4.45
1.83	2.06	2.35	2.77	3.33	4.07
1.66	1.87	2.13	2.51	3.02	3.70
1.49	1.68	1.92	2.26	2.72	3.33
1.32	1.49	1.71	2.01	2.42	2.97
1.16	1.30	1.50	1.77	2.12	2.61
1.00	1.12	1.29	1.53	1.82	2.26
0.84	0.94	1.08	1.28	1.53	1.90
0.68	0.76	0.87	1.03	1.24	1.54
0.52	0.58	0.66	0.78	0.95	1.18
0.35	0.39	0.45	0.53	0.64	0.80
0.18	0.20	0.23	0.27	0.33	0.41

Table

This section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which Instalments, will secure. The Yearly Contribution is to Officer's first Contribution after entry into the Fund.

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
25	5.06	5.34	5.68	6.12	6.67
26	4.84	5.11	5.44	5.85	6.38
27	4.63	4.89	5.20	5.59	6.09
28	4.43	4.67	4.97	5.34	5.81
29	4.24	4.46	4.74	5.09	5.54
30	4.05	4.26	4.52	4.85	5.28
31	3.86	4.06	4.30	4.62	5.03
32	3.68	3.87	4.09	4.40	4.78
33	3.51	3.68	3.89	4.18	4.54
34	3.34	3.50	3.70	3.97	4.31
35	3.17	3.33	3.52	3.77	4.09
36	3.01	3.16	3.34	3.57	3.88
37	2.86	3.00	3.17	3.38	3.68
38	2.71	2.84	3.00	3.20	3.48
39	2.57	2.69	2.84	3.03	3.29
40	2.43	2.54	2.68	2.86	3.10
41	2.29	2.39	2.53	2.69	2.92
42	2.16	2.25	2.38	2.53	2.74
43	2.03	2.11	2.23	2.37	2.57
44	1.90	1.98	2.09	2.22	2.40
45	1.78	1.85	1.95	2.07	2.23
46	1.66	1.72	1.81	1.92	2.07
47	1.54	1.59	1.68	1.78	1.91
48	1.42	1.47	1.55	1.64	1.76
49	1.30	1.35	1.42	1.50	1.61
50	1.19	1.23	1.29	1.36	1.46
51	1.07	1.11	1.16	1.22	1.31
52	0.95	0.99	1.03	1.09	1.17
53	0.84	0.87	0.91	0.96	1.03
54	0.73	0.75	0.79	0.83	0.89
55	0.62	0.64	0.67	0.70	0.75
56	0.50	0.52	0.54	0.57	0.61
57	0.39	0.40	0.42	0.44	0.46
58	0.26	0.27	0.28	0.30	0.31
59	0.13	0.14	0.14	0.15	0.16

B.

who will be aged 60 next birthday when they complete their

a Yearly Contribution of 1, payable also by Monthly
 cease on the termination of 35 years from the date of the

NEXT BIRTHDAY.

40	45	50	55	60	65
7.38	8.29	9.47	11.01	13.09	15.88
7.06	7.92	9.06	10.53	12.52	15.15
6.75	7.56	8.65	10.08	11.97	14.44
6.44	7.22	8.26	9.64	11.43	13.75
6.14	6.89	7.89	9.21	10.91	13.09
5.85	6.57	7.53	8.79	10.41	12.45
5.57	6.26	7.18	8.38	9.93	11.83
5.30	5.96	6.83	7.98	9.46	11.24
5.03	5.66	6.49	7.59	9.00	10.67
4.77	5.37	6.16	7.21	8.55	10.13
4.52	5.09	5.84	6.84	8.11	9.62
4.28	4.82	5.53	6.49	7.69	9.13
4.05	4.56	5.23	6.14	7.28	8.66
3.83	4.31	4.94	5.80	6.88	8.21
3.62	4.07	4.67	5.47	6.50	7.77
3.41	3.83	4.40	5.15	6.13	7.35
3.21	3.60	4.14	4.84	5.78	6.94
3.01	3.38	3.88	4.54	5.44	6.54
2.82	3.16	3.63	4.25	5.10	6.15
2.63	2.95	3.39	3.97	4.77	5.77
2.45	2.74	3.15	3.70	4.44	5.39
2.27	2.54	2.92	3.44	4.12	5.02
2.10	2.35	2.69	3.18	3.81	4.65
1.93	2.16	2.47	2.92	3.50	4.28
1.76	1.97	2.26	2.67	3.20	3.92
1.60	1.79	2.05	2.42	2.91	3.56
1.44	1.61	1.84	2.17	2.62	3.21
1.28	1.43	1.64	1.93	2.33	2.86
1.12	1.25	1.44	1.69	2.05	2.52
0.97	1.08	1.24	1.46	1.77	2.18
0.82	0.91	1.04	1.23	1.49	1.85
0.66	0.74	0.84	0.99	1.21	1.50
0.50	0.56	0.64	0.76	0.92	1.15
0.34	0.38	0.43	0.51	0.62	0.78
0.17	0.19	0.22	0.26	0.32	0.40

Table

This section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which Instalments, will secure. The Yearly Contribution is to Officer's first Contribution after entry into the Fund.

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
26	4.88	5.15	5.47	5.89	6.41
27	4.67	4.92	5.22	5.62	6.12
28	4.47	4.70	4.99	5.37	5.85
29	4.27	4.49	4.77	5.13	5.58
30	4.08	4.29	4.55	4.89	5.32
31	3.89	4.09	4.34	4.66	5.07
32	3.71	3.90	4.13	4.44	4.83
33	3.54	3.72	3.93	4.23	4.59
34	3.37	3.54	3.74	4.02	4.36
35	3.21	3.37	3.56	3.82	4.14
36	3.06	3.20	3.39	3.63	3.93
37	2.91	3.04	3.22	3.44	3.73
38	2.76	2.88	3.05	3.26	3.53
39	2.62	2.73	2.89	3.08	3.34
40	2.48	2.58	2.73	2.91	3.15
41	2.34	2.44	2.58	2.75	2.97
42	2.21	2.30	2.43	2.59	2.80
43	2.08	2.17	2.28	2.43	2.63
44	1.95	2.04	2.14	2.28	2.46
45	1.83	1.91	2.00	2.13	2.30
46	1.71	1.79	1.86	1.98	2.14
47	1.59	1.67	1.73	1.84	1.99
48	1.48	1.55	1.60	1.70	1.84
49	1.37	1.43	1.48	1.57	1.69
50	1.26	1.31	1.36	1.44	1.55
51	1.15	1.19	1.24	1.32	1.41
52	1.04	1.07	1.12	1.20	1.27
53	0.93	0.96	1.00	1.07	1.13
54	0.82	0.85	0.88	0.94	1.00
55	0.71	0.74	0.77	0.81	0.86
56	0.60	0.62	0.65	0.68	0.73
57	0.49	0.51	0.53	0.55	0.59
58	0.37	0.39	0.40	0.42	0.45
59	0.25	0.26	0.28	0.29	0.31
60	0.13	0.13	0.14	0.15	0.16

B.

who will be aged 61 next birthday when they complete their

a Yearly Contribution of 1, payable also by Monthly
cease on the termination of 35 years from the date of the

NEXT BIRTHDAY.

40	45	50	55	60	65
7.10	7.98	9.12	10.61	12.60	15.23
6.78	7.61	8.72	10.14	12.04	14.52
6.48	7.27	8.34	9.69	11.51	13.84
6.18	6.94	7.96	9.26	10.99	13.18
5.89	6.62	7.59	8.85	10.49	12.54
5.60	6.31	7.22	8.45	10.00	11.92
5.32	6.01	6.87	8.06	9.53	11.33
5.06	5.72	6.54	7.67	9.07	10.77
4.81	5.43	6.22	7.29	8.63	10.24
4.57	5.15	5.91	6.92	8.20	9.73
4.34	4.88	5.61	6.56	7.78	9.25
4.11	4.62	5.32	6.21	7.38	8.79
3.89	4.37	5.03	5.88	6.99	8.34
3.68	4.13	4.75	5.56	6.61	7.91
3.47	3.90	4.48	5.25	6.24	7.49
3.27	3.67	4.22	4.95	5.88	7.08
3.07	3.45	3.96	4.65	5.53	6.69
2.88	3.23	3.71	4.36	5.20	6.30
2.70	3.02	3.47	4.08	4.88	5.92
2.52	2.82	3.24	3.81	4.57	5.55
2.35	2.63	3.01	3.55	4.26	5.18
2.18	2.44	2.79	3.30	3.96	4.82
2.01	2.26	2.58	3.05	3.66	4.46
1.85	2.08	2.37	2.80	3.36	4.11
1.69	1.90	2.17	2.56	3.07	3.76
1.53	1.73	1.97	2.32	2.79	3.42
1.38	1.56	1.77	2.09	2.51	3.09
1.23	1.39	1.58	1.86	2.24	2.76
1.08	1.22	1.39	1.63	1.97	2.44
0.94	1.05	1.20	1.41	1.71	2.13
0.79	0.88	1.01	1.19	1.44	1.80
0.64	0.71	0.82	0.96	1.17	1.46
0.49	0.54	0.62	0.73	0.90	1.12
0.33	0.37	0.42	0.50	0.61	0.76
0.17	0.19	0.21	0.25	0.31	0.39

Table

This section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which Instalments, will secure. The Yearly Contribution is to Officer's first Contribution after entry into the Fund.

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
27	4.70	4.96	5.26	5.66	6.16
28	4.50	4.74	5.02	5.40	5.88
29	4.30	4.53	4.79	5.15	5.61
30	4.11	4.32	4.58	4.92	5.36
31	3.91	4.12	4.37	4.69	5.11
32	3.73	3.93	4.17	4.47	4.87
33	3.56	3.75	3.97	4.26	4.63
34	3.40	3.57	3.78	4.05	4.40
35	3.24	3.40	3.60	3.85	4.18
36	3.09	3.23	3.43	3.66	3.97
37	2.94	3.07	3.26	3.48	3.77
38	2.80	2.91	3.09	3.30	3.57
39	2.66	2.76	2.93	3.13	3.38
40	2.52	2.62	2.77	2.96	3.20
41	2.39	2.48	2.62	2.80	3.02
42	2.26	2.35	2.47	2.64	2.85
43	2.13	2.22	2.33	2.49	2.68
44	2.00	2.09	2.19	2.34	2.52
45	1.88	1.96	2.06	2.19	2.36
46	1.76	1.84	1.93	2.05	2.21
47	1.65	1.72	1.80	1.91	2.06
48	1.54	1.60	1.67	1.77	1.91
49	1.43	1.48	1.55	1.64	1.77
50	1.32	1.37	1.43	1.51	1.63
51	1.21	1.26	1.31	1.38	1.49
52	1.10	1.15	1.19	1.26	1.35
53	0.99	1.04	1.08	1.14	1.22
54	0.89	0.93	0.97	1.02	1.09
55	0.79	0.82	0.86	0.90	0.96
56	0.69	0.72	0.75	0.79	0.84
57	0.59	0.61	0.63	0.66	0.70
58	0.48	0.49	0.51	0.54	0.57
59	0.36	0.38	0.39	0.41	0.44
60	0.25	0.26	0.27	0.28	0.30
61	0.13	0.13	0.14	0.14	0.15

B.

who will be aged 62 next birthday when they complete their

a Yearly Contribution of 1, payable also by Monthly
cease on the termination of 35 years from the date of the

NEXT BIRTHDAY.

40	45	50	55	60	65
6.83	7.68	8.77	10.22	12.12	14.60
6.52	7.33	8.37	9.77	11.59	13.92
6.22	7.00	8.00	9.34	11.07	13.27
5.93	6.67	7.64	8.92	10.57	12.63
5.64	6.35	7.29	8.51	10.07	12.01
5.37	6.04	6.95	8.11	9.60	11.42
5.11	5.75	6.61	7.72	9.14	10.86
4.86	5.47	6.28	7.34	8.70	10.33
4.62	5.20	5.96	6.98	8.28	9.83
4.39	4.94	5.65	6.63	7.87	9.36
4.16	4.68	5.36	6.29	7.48	8.90
3.94	4.43	5.08	5.96	7.09	8.45
3.73	4.19	4.81	5.64	6.71	8.02
3.53	3.96	4.55	5.33	6.34	7.60
3.33	3.73	4.29	5.03	5.99	7.20
3.14	3.51	4.04	4.74	5.65	6.81
2.95	3.30	3.80	4.46	5.32	6.43
2.77	3.09	3.56	4.18	5.01	6.06
2.59	2.89	3.33	3.91	4.70	5.70
2.42	2.70	3.11	3.65	4.40	5.34
2.25	2.52	2.90	3.40	4.10	4.99
2.09	2.34	2.69	3.16	3.81	4.64
1.93	2.16	2.48	2.92	3.52	4.29
1.78	1.99	2.28	2.69	3.23	3.95
1.63	1.82	2.08	2.46	2.95	3.62
1.48	1.65	1.89	2.24	2.68	3.30
1.33	1.49	1.70	2.02	2.42	2.98
1.19	1.33	1.52	1.80	2.16	2.67
1.05	1.17	1.34	1.58	1.91	2.37
0.91	1.01	1.16	1.36	1.66	2.06
0.76	0.85	0.98	1.15	1.40	1.74
0.62	0.69	0.79	0.93	1.14	1.42
0.47	0.53	0.60	0.71	0.87	1.09
0.32	0.36	0.41	0.48	0.59	0.74
0.16	0.18	0.21	0.25	0.30	0.38

Table

This section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which Instalments, will secure. The Yearly Contribution is to Officer's first Contribution after entry into the Fund.

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
28	4.52	4.77	5.06	5.44	5.92
29	4.32	4.56	4.83	5.19	5.65
30	4.13	4.35	4.61	4.95	5.39
31	3.93	4.14	4.40	4.71	5.13
32	3.75	3.94	4.20	4.49	4.88
33	3.58	3.76	4.00	4.28	4.65
34	3.42	3.59	3.81	4.08	4.43
35	3.27	3.43	3.63	3.89	4.22
36	3.12	3.27	3.45	3.70	4.01
37	2.97	3.11	3.28	3.52	3.80
38	2.83	2.96	3.12	3.34	3.61
39	2.69	2.81	2.96	3.17	3.43
40	2.55	2.66	2.81	3.00	3.25
41	2.42	2.52	2.66	2.84	3.08
42	2.29	2.39	2.52	2.68	2.91
43	2.17	2.26	2.38	2.53	2.74
44	2.05	2.13	2.24	2.38	2.58
45	1.93	2.00	2.11	2.24	2.42
46	1.82	1.88	1.98	2.10	2.27
47	1.71	1.76	1.85	1.97	2.12
48	1.60	1.65	1.73	1.84	1.98
49	1.49	1.54	1.61	1.71	1.84
50	1.38	1.43	1.49	1.58	1.70
51	1.27	1.32	1.38	1.46	1.57
52	1.17	1.21	1.27	1.34	1.44
53	1.07	1.10	1.16	1.22	1.31
54	0.97	1.00	1.05	1.10	1.18
55	0.87	0.90	0.94	0.99	1.05
56	0.77	0.80	0.84	0.88	0.93
57	0.67	0.69	0.73	0.76	0.81
58	0.57	0.59	0.61	0.64	0.68
59	0.46	0.48	0.50	0.52	0.55
60	0.35	0.37	0.38	0.40	0.43
61	0.24	0.25	0.26	0.27	0.29
62	0.12	0.13	0.13	0.14	0.15

B.

who will be aged 63 next birthday when they complete their

a Yearly Contribution of 1, payable also by Monthly
cease on the termination of 35 years from the date of the

NEXT BIRTHDAY.

40	45	50	55	60	65
6.56	7.38	8.43	9.83	11.65	13.99
6.26	7.04	8.05	9.40	11.13	13.33
5.97	6.71	7.69	8.97	10.63	12.70
5.68	6.39	7.34	8.55	10.15	12.09
5.41	6.09	7.00	8.16	9.68	11.51
5.15	5.80	6.67	7.78	9.23	10.95
4.90	5.52	6.34	7.41	8.79	10.42
4.66	5.25	6.02	7.05	8.36	9.92
4.43	4.99	5.71	6.70	7.94	9.45
4.21	4.74	5.42	6.36	7.54	8.99
3.99	4.49	5.14	6.03	7.15	8.55
3.78	4.25	4.87	5.71	6.78	8.12
3.58	4.02	4.61	5.40	6.43	7.71
3.39	3.79	4.36	5.10	6.09	7.32
3.20	3.57	4.11	4.81	5.76	6.94
3.01	3.36	3.87	4.53	5.43	6.56
2.83	3.16	3.63	4.26	5.11	6.19
2.65	2.96	3.40	4.00	4.80	5.83
2.48	2.77	3.18	3.75	4.50	5.47
2.31	2.59	2.97	3.50	4.21	5.12
2.15	2.41	2.77	3.26	3.92	4.78
2.00	2.24	2.57	3.03	3.64	4.45
1.85	2.08	2.38	2.80	3.37	4.12
1.71	1.92	2.19	2.58	3.10	3.80
1.57	1.76	2.01	2.36	2.84	3.49
1.43	1.60	1.83	2.15	2.58	3.19
1.29	1.44	1.65	1.94	2.33	2.89
1.15	1.28	1.47	1.73	2.09	2.60
1.01	1.13	1.29	1.52	1.85	2.30
0.88	0.98	1.12	1.32	1.61	2.00
0.74	0.82	0.94	1.11	1.36	1.69
0.60	0.67	0.76	0.90	1.11	1.38
0.46	0.51	0.58	0.69	0.85	1.06
0.31	0.35	0.40	0.47	0.58	0.72
0.16	0.18	0.20	0.24	0.30	0.37

Table

This section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which Instalments, will secure. The Yearly Contribution is to Officer's first Contribution after entry into the Fund.

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
29	4.34	4.58	4.86	5.22	5.68
30	4.16	4.37	4.64	4.98	5.42
31	3.97	4.17	4.43	4.74	5.17
32	3.79	3.98	4.23	4.52	4.93
33	3.62	3.80	4.03	4.31	4.70
34	3.45	3.63	3.84	4.11	4.47
35	3.29	3.46	3.66	3.92	4.25
36	3.14	3.29	3.48	3.74	4.04
37	2.99	3.13	3.31	3.56	3.84
38	2.85	2.98	3.15	3.38	3.65
39	2.71	2.83	2.99	3.21	3.47
40	2.58	2.69	2.84	3.04	3.29
41	2.45	2.55	2.70	2.87	3.12
42	2.33	2.42	2.56	2.71	2.95
43	2.21	2.29	2.42	2.56	2.79
44	2.09	2.16	2.28	2.42	2.63
45	1.97	2.04	2.15	2.28	2.47
46	1.86	1.92	2.02	2.15	2.32
47	1.75	1.81	1.90	2.02	2.17
48	1.64	1.70	1.78	1.89	2.03
49	1.53	1.59	1.66	1.76	1.89
50	1.43	1.48	1.55	1.64	1.76
51	1.33	1.37	1.44	1.52	1.63
52	1.23	1.27	1.33	1.40	1.50
53	1.13	1.17	1.22	1.28	1.38
54	1.03	1.07	1.11	1.17	1.26
55	0.94	0.97	1.01	1.06	1.14
56	0.84	0.86	0.90	0.95	1.02
57	0.74	0.76	0.79	0.84	0.90
58	0.64	0.66	0.68	0.73	0.78
59	0.54	0.56	0.58	0.62	0.66
60	0.45	0.46	0.48	0.51	0.54
61	0.34	0.36	0.37	0.39	0.41
62	0.23	0.24	0.25	0.27	0.28
63	0.12	0.12	0.13	0.14	0.14

B.

who will be aged 64 next birthday when they complete their

a Yearly Contribution of 1, payable also by Monthly
cease on the termination of 35 years from the date of the

NEXT BIRTHDAY.

40	45	50	55	60	65
6.29	7.08	8.10	9.44	11.19	13.40
6.00	6.74	7.73	9.02	10.69	12.77
5.72	6.43	7.37	8.60	10.20	12.15
5.45	6.13	7.03	8.21	9.73	11.56
5.19	5.84	6.70	7.83	9.28	11.00
4.94	5.56	6.38	7.46	8.85	10.48
4.70	5.29	6.07	7.10	8.43	9.99
4.47	5.03	5.77	6.75	8.02	9.53
4.25	4.78	5.48	6.41	7.62	9.08
4.03	4.54	5.20	6.08	7.24	8.64
3.82	4.30	4.93	5.77	6.87	8.22
3.62	4.07	4.67	5.47	6.51	7.81
3.43	3.84	4.42	5.18	6.17	7.42
3.24	3.62	4.17	4.90	5.84	7.04
3.06	3.41	3.93	4.62	5.52	6.67
2.88	3.21	3.70	4.35	5.21	6.31
2.71	3.02	3.48	4.09	4.91	5.95
2.54	2.84	3.26	3.84	4.61	5.60
2.38	2.66	3.05	3.59	4.32	5.25
2.22	2.49	2.85	3.35	4.04	4.91
2.07	2.32	2.66	3.12	3.76	4.58
1.92	2.15	2.47	2.90	3.49	4.27
1.78	1.99	2.29	2.69	3.23	3.97
1.64	1.83	2.11	2.48	2.98	3.67
1.50	1.68	1.93	2.27	2.73	3.38
1.37	1.53	1.75	2.06	2.49	3.09
1.24	1.38	1.58	1.86	2.25	2.80
1.10	1.23	1.41	1.66	2.01	2.51
0.97	1.08	1.24	1.46	1.77	2.22
0.84	0.93	1.07	1.26	1.54	1.93
0.71	0.79	0.90	1.07	1.31	1.64
0.58	0.65	0.74	0.88	1.08	1.35
0.44	0.49	0.57	0.67	0.82	1.03
0.30	0.33	0.38	0.46	0.56	0.71
0.16	0.17	0.20	0.24	0.29	0.37

Table

The section of Table B is applicable only to the case of Officers period of contribution.

THE YEARLY PENSION, payable by Monthly Instalments, which Instalments, will secure. The Yearly Contribution is to Officer's first Contribution after entry into the Fund, or

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
30	4.17	4.39	4.66	5.00	5.44
31	4.00	4.20	4.46	4.78	5.20
32	3.83	4.01	4.26	4.56	4.96
33	3.66	3.83	4.07	4.35	4.73
34	3.49	3.65	3.88	4.15	4.50
35	3.32	3.48	3.69	3.95	4.28
36	3.16	3.31	3.51	3.76	4.07
37	3.01	3.15	3.34	3.58	3.87
38	2.87	3.00	3.18	3.41	3.68
39	2.74	2.86	3.02	3.24	3.50
40	2.61	2.72	2.87	3.07	3.32
41	2.48	2.58	2.73	2.91	3.15
42	2.36	2.45	2.59	2.76	2.98
43	2.24	2.32	2.45	2.61	2.82
44	2.12	2.20	2.32	2.47	2.66
45	2.00	2.08	2.19	2.33	2.51
46	1.89	1.97	2.07	2.20	2.36
47	1.78	1.86	1.95	2.07	2.22
48	1.67	1.75	1.83	1.94	2.08
49	1.57	1.64	1.71	1.81	1.94
50	1.47	1.53	1.60	1.69	1.81
51	1.37	1.43	1.49	1.57	1.68
52	1.27	1.33	1.38	1.46	1.56
53	1.17	1.23	1.28	1.35	1.44
54	1.08	1.13	1.18	1.24	1.32
55	0.99	1.03	1.08	1.13	1.21
56	0.90	0.93	0.98	1.02	1.10
57	0.81	0.83	0.88	0.91	0.99
58	0.72	0.73	0.78	0.80	0.88
59	0.63	0.64	0.68	0.70	0.76
60	0.53	0.55	0.57	0.60	0.64
61	0.43	0.45	0.47	0.49	0.52
62	0.33	0.34	0.36	0.38	0.40
63	0.23	0.24	0.25	0.26	0.27
64	0.12	0.12	0.13	0.13	0.14

B.

who will be aged 65 next birthday when they complete their

a Yearly Contribution of 1, payable also by Monthly
cease on the termination of 35 years from the date of the
on his attaining the age of 65.

NEXT BIRTHDAY.

40	45	50	55	60	65
6.03	6.78	7.77	9.06	10.74	12.83
5.77	6.47	7.43	8.67	10.29	12.24
5.51	6.17	7.10	8.29	9.84	11.67
5.25	5.88	6.77	7.91	9.39	11.12
4.99	5.60	6.44	7.53	8.94	10.59
4.73	5.33	6.11	7.16	8.49	10.07
4.48	5.07	5.79	6.80	8.07	9.58
4.25	4.82	5.49	6.46	7.68	9.12
4.04	4.58	5.21	6.14	7.30	8.69
3.85	4.34	4.96	5.83	6.93	8.28
3.66	4.11	4.72	5.53	6.58	7.89
3.47	3.89	4.48	5.24	6.24	7.51
3.29	3.68	4.24	4.96	5.92	7.14
3.11	3.47	4.00	4.69	5.60	6.77
2.93	3.27	3.77	4.42	5.29	6.41
2.76	3.08	3.54	4.16	4.99	6.06
2.59	2.89	3.32	3.91	4.69	5.72
2.43	2.71	3.11	3.67	4.40	5.38
2.27	2.54	2.91	3.44	4.12	5.05
2.12	2.38	2.73	3.22	3.86	4.73
1.98	2.22	2.55	3.00	3.60	4.41
1.84	2.06	2.37	2.79	3.35	4.10
1.71	1.91	2.19	2.58	3.11	3.81
1.58	1.76	2.02	2.38	2.87	3.53
1.45	1.61	1.85	2.18	2.63	3.25
1.32	1.47	1.68	1.98	2.40	2.98
1.20	1.33	1.52	1.79	2.17	2.71
1.08	1.19	1.36	1.60	1.94	2.44
0.95	1.05	1.20	1.42	1.72	2.16
0.82	0.91	1.04	1.23	1.50	1.88
0.69	0.77	0.88	1.04	1.28	1.60
0.56	0.62	0.72	0.85	1.04	1.31
0.43	0.48	0.55	0.65	0.80	1.01
0.30	0.32	0.37	0.44	0.55	0.69
0.15	0.17	0.19	0.23	0.28	0.36

Table

THE SINGLE CONTRIBUTION which will secure a Yearly

Age of Husband next Birthday.	AGE OF WIFE				
	15	20	25	30	35
15	1.920	1.816	1.702	1.580	1.451
16	1.971	1.865	1.748	1.623	1.490
17	2.026	1.919	1.797	1.668	1.531
18	2.085	1.975	1.849	1.716	1.575
19	2.147	2.034	1.905	1.768	1.621
20	2.212	2.095	1.964	1.822	1.670
21	2.280	2.159	2.025	1.879	1.723
22	2.352	2.226	2.089	1.939	1.778
23	2.427	2.297	2.157	2.002	1.836
24	2.505	2.372	2.228	2.068	1.898
25	2.585	2.451	2.302	2.138	1.962
26	2.668	2.533	2.379	2.211	2.029
27	2.755	2.618	2.459	2.287	2.099
28	2.846	2.706	2.543	2.366	2.173
29	2.942	2.797	2.631	2.449	2.250
30	3.043	2.892	2.722	2.535	2.330
31	3.146	2.991	2.816	2.624	2.413
32	3.251	3.093	2.913	2.717	2.499
33	3.358	3.199	3.013	2.812	2.588
34	3.468	3.307	3.117	2.910	2.680
35	3.580	3.418	3.224	3.010	2.774
36	3.695	3.532	3.334	3.113	2.870
37	3.814	3.649	3.448	3.220	2.968
38	3.936	3.769	3.565	3.330	3.070
39	4.062	3.893	3.685	3.444	3.175
40	4.190	4.019	3.808	3.562	3.285
41	4.320	4.148	3.934	3.684	3.399
42	4.453	4.280	4.063	3.808	3.517
43	4.590	4.415	4.195	3.936	3.639
44	4.730	4.552	4.330	4.067	3.765
45	4.875	4.693	4.468	4.202	3.896
46	5.024	4.838	4.610	4.340	4.031
47	5.175	4.984	4.754	4.480	4.168
48	5.329	5.132	4.900	4.623	4.308
49	5.485	5.284	5.048	4.771	4.450
50	5.643	5.438	5.199	4.922	4.594
51	5.805	5.593	5.352	5.075	4.740
52	5.969	5.750	5.507	5.230	4.888
53	6.135	5.910	5.663	5.386	5.038
54	6.303	6.072	5.821	5.544	5.190
55	6.474	6.236	5.982	5.704	5.344
56	6.647	6.403	6.145	5.862	5.498
57	6.821	6.572	6.309	6.019	5.652
58	6.997	6.743	6.474	6.176	5.807
59	7.175	6.915	6.641	6.333	5.961
60	7.355	7.089	6.809	6.491	6.115
61	7.536	7.265	6.978	6.651	6.268
62	7.718	7.442	7.148	6.812	6.421
63	7.901	7.621	7.319	6.973	6.574
64	8.086	7.801	7.490	7.135	6.727

C.

Pension of 1, payable by Monthly Instalments.

NEXT BIRTHDAY.

40	45	50	55	60	65
1.318	1.178	1.028	.878	.733	.600
1.352	1.207	1.055	.903	.755	.615
1.388	1.238	1.084	.929	.778	.631
1.427	1.272	1.115	.956	.802	.649
1.468	1.308	1.147	.985	.826	.670
1.511	1.347	1.181	1.015	.852	.693
1.557	1.388	1.217	1.046	.879	.717
1.606	1.431	1.255	1.079	.907	.741
1.658	1.477	1.295	1.114	.936	.767
1.714	1.525	1.337	1.150	.967	.794
1.773	1.577	1.381	1.187	.999	.824
1.834	1.631	1.427	1.226	1.033	.855
1.897	1.687	1.475	1.267	1.068	.887
1.964	1.746	1.525	1.310	1.104	.920
2.033	1.808	1.578	1.354	1.142	.954
2.106	1.872	1.633	1.400	1.182	.989
2.183	1.940	1.691	1.448	1.223	1.026
2.262	2.010	1.752	1.498	1.265	1.064
2.343	2.082	1.814	1.550	1.309	1.102
2.426	2.157	1.878	1.604	1.354	1.141
2.511	2.234	1.944	1.661	1.401	1.180
2.598	2.313	2.012	1.720	1.450	1.219
2.688	2.394	2.083	1.781	1.501	1.259
2.781	2.478	2.157	1.844	1.553	1.300
2.879	2.566	2.234	1.909	1.606	1.342
2.982	2.659	2.315	1.976	1.660	1.385
3.089	2.757	2.399	2.045	1.715	1.428
3.199	2.857	2.485	2.116	1.772	1.472
3.313	2.960	2.574	2.190	1.831	1.517
3.430	3.065	2.665	2.267	1.892	1.564
3.550	3.172	2.759	2.346	1.956	1.614
3.673	3.281	2.855	2.428	2.024	1.667
3.798	3.392	2.953	2.512	2.093	1.721
3.927	3.507	3.054	2.599	2.164	1.776
4.058	3.626	3.158	2.688	2.236	1.831
4.194	3.749	3.267	2.779	2.311	1.887
4.333	3.876	3.381	2.873	2.389	1.943
4.473	4.005	3.496	2.969	2.466	1.999
4.615	4.136	3.611	3.066	2.543	2.056
4.759	4.269	3.727	3.164	2.619	2.113
4.905	4.404	3.844	3.264	2.694	2.170
5.052	4.541	3.961	3.363	2.768	2.228
5.201	4.680	4.079	3.460	2.841	2.284
5.351	4.820	4.199	3.556	2.914	2.339
5.501	4.962	4.320	3.650	2.987	2.393
5.652	5.105	4.442	3.743	3.060	2.446
5.803	5.249	4.566	3.837	3.135	2.498
5.955	5.395	4.693	3.936	3.211	2.548
6.107	5.543	4.823	4.041	3.288	2.597
6.259	5.693	4.955	4.151	3.365	2.644

SCHEDULE B.

<i>No. and year of Ordinance.</i>	<i>Short Title.</i>	<i>Extent of Repeal.</i>
No. 3 of 1900.	The Widows' and Orphans' Pension Fund Ordinance, 1900.	Sections 36, 37 and 38.
No. 12 of 1902.	The Widows' and Orphans' Pension Fund Amendment Ordinance, 1902.	The Whole.
No. 40 of 1902.	The Widows' and Orphans' Pension Fund Further Amendment Ordinance, 1902.	The Whole.

No. 893.

REPORT BY THE EXAMINERS OF QUEEN'S COLLEGE.

*Laid before the Legislative Council by Command of
His Excellency the Governor.*

EDUCATION DEPARTMENT,
HONGKONG, 20th August, 1906.

We visited and inspected the College in July and the first few days of August.

DISCIPLINE AND ORGANIZATION.

Discipline is very good. The only important criticism we have to make, is that the boys in many of the Divisions are somewhat slothful. This is especially true of their attitude when questioned orally; and some of the higher Divisions are the worst offenders. In one Division boys previously mute found their tongues when they discovered that they would be kept standing till they did so. The great numbers at the College, with the lack of sufficient accommodation, have led to economies of space which are very prejudicial to good teaching. The congregation of several Divisions in the Big Hall was commented on in last year's Report. In the other rooms the boys are arranged in solid squares, a formation calculated to save all but the outside rank and file from sudden or casual inspection.

2. The following mistakes were noticed in the teaching of some of the Chinese Masters. When they take boys out in front of their Divisions, they are not always careful to see that all of them are in sight; they do not make enough use of the blackboard; they give geography lessons without using a map.

SANITATION.

3. There is no provision for the proper ventilation of the Class rooms, when the weather is too cold to admit of the opening of many windows. Only one room has a fire place.

4. Single or dual desks adaptable to the stature of the pupils are used in all well equipped schools.

5. Many of the rooms are badly lighted, both as to the quantity of the light and its direction.

6. Many of the rooms are over-crowded.

APPARATUS.

7. After the unsatisfactory nature of the desks, the most obvious deficiency is the lack of wall maps and pictures. Maps are kept in a separate room, and have to be sent for when required. This may prove a saving of wear and tear; but it is a false economy from an educational point of view.