

who may be expected to die, according to the Carlisle mortality table.

XI.—In calculating the special advantages of male over female teachers, it is assumed that male teachers who die after the age of thirty-one leave widows younger on the average than themselves by five years. The privileges of minor children are omitted as a set off to the male teachers over the age of thirty-one, who die unmarried. The number of the latter will be found to be but small, because the chief reason for continuing in a profession so ill regarded is that a man has early plunged into family entanglements and responsibilities. Column XI. gives the annual pensions due to the widows that will be left from among married male teachers of thirty-one years of age and upward, for each \$40 of annual salary. It is found by multiplying the numbers in column X. by half those in column V.

XII.—The twelfth column gives the present values of the widows' pensions, and is calculated as column VIII., remembering that each widow is supposed to have been five years younger than her late husband.

XIII.—The thirteenth column gives the amounts, accumulated at five per cent. compound interest, as in column IX., of the values of widows' pensions.

XIV.—The fourteenth column gives similarly accumulated values of the right of wives of disabled teachers to one-half of their husband's pensions after the demise of the latter.

Eighty-five teachers retire at 48, and receive for each \$40 of average annual salary pensions of \$30. The worth of this provision is  $85 \times 30 \times 12.11 = \$30,880.50$ . To this we should add the accumulated values of the pensions to disabled teachers, total of column IX., \$381.09. To unmarried teachers of the numbers and ages represented in columns I. and II., the Pension Act offers privileges, the value of which is not less than \$31,261.59. To married male teachers it offers additional advantages—pensions to their widows if they die before attaining the age of 48, valued at \$4,618.13—a reversion of pensions to the wives of the disabled, valued at \$35.59, and of pensions to the wives of those who retire at 48, equal to  $85 \times 15 \times (12.95 - 10.08) = \$3,672$ . So that to married male teachers equal in numbers to those given in column