

minor child or children, but no widow, the annuity by reason thereof to become payable shall accrue and be paid for the sole use of such child or children, and in equal shares for each if there be more than one, to his, her or their duly appointed tutor or guardian,—or, in default of such, then to any person whom the Board may name or approve to that end,—for so long as any shall remain under age, and no longer; the total amount not diminishing, so long as there shall remain any such child under age.

39.—To entitle any widow or minor child or children of a deceased Member, to any such annuity, such Member must have paid in at least one contribution to the Annuity Fund, as a married Member or as a widower having a minor child or minor children, and must not have been at the time of his death in arrear to such Fund, in respect of any penalty, or for more than one year in respect of any contribution or contributions to such Fund.

40.—Should such deceased Member, at the time of his death, have been in arrear to the Annuity Fund for not more than one year, in respect of any contribution or contributions thereto, the amount for which he may so have been in arrear shall be deducted from the annuity to become payable by reason of his death,—and may be so deducted by equal instalments bearing interest, spread over not more than two years, if the Board in view of any special circumstances of the case shall so decide.

41.—Should such deceased Member, at the time of his death, not have paid in to such Fund (over and above all amounts of contribution for which he may have received a surrender value, under Article Number Forty-nine of these By-laws) as much in all as the amount of seven yearly contributions for the rate of annuity at which his contribution as a married Member, or as a widower Member having a minor child or minor children, may then have stood fixed,—the annuity to become payable by reason of his death shall be subject to deduction therefrom of such sum as together with the payments that he may so have made in his life-time may make up the full amount of such seven yearly contributions; and such deduction shall be made therefrom by equal instalments, not bearing interest, spread over such term, not exceeding five years