made to any teacher—male or female—whose term of service falls short of ten years.

That male teachers ceasing to teach any time after 15 years' service, but not taking advantage of the Fund, should be reimbursed all payments exceeding $70 by males, and $20 by females.

That no teacher should become a recipient from the Fund who had taught for a less period than 15 years.

That a slight increase should be paid to teachers from the Fund for each period of five years they may have taught in excess of fifteen years, until such teachers shall have reached the age of 50 years.

That every public school teacher shall be entitled to claim the benefit of the Fund when he or she shall have reached the age of 50 (if he has taught not less than 15 years), or after having taught 25 years, no matter what age such teacher may then be.

That some provision for widows and orphans should be made, beyond the mere return of payments with 7 per cent. interest.

That the annual payment to the Fund should be levied from the section, independent of the teachers' salary.

That candidates for teachers' certificates should be required to pay for the privilege of being examined, and that the whole or part of such payments should go to support the Superannuation Fund.

That every teacher who successfully passes examination should pay for his or her certificate—such payment to go to support the Fund.

That the sums paid to those teachers who take certificates at the Normal Schools should be diverted to the support of the Fund.

These contain the substance of the principal suggestions that were offered, and I am quite sure that although we shall not all agree with *everything* that is in them, we must acknowledge that they possess the germs of much that is both desirable and practicable. Many of them, too, are quite disinterested, and shew a wish to bear a hand in placing the Fund upon a better footing.

With reference to the first, suggesting larger payments, I feel morally certain that quite independent of anything we may or may not be willing to do, increased contributions will in a very short time be demanded from us. To my own mind, such a demand, if we intend to support a fund at all, will be nothing more than right. That every lady-teacher should contribute a little seems but fair, when it is borne in mind that the greater portion of their education costs nothing, and that it is really worth a little to have a license to teach. That nothing should be refunded to those who cease teaching short of ten years, presents a little difficulty, although, I have no doubt, many arguments may be brought forward in support of the view. That certain sums should be withheld from those who give up teaching inside of fifteen years, appears to me quite fair. That no aid should be given to any one teaching less than fifteen years, may easily be conceived to work, in some cases, a positive injustice. Some latitude should be allowed where the circumstances may prove urgent, or peculiar. That payments to teachers should be slightly increased in proportion to length of service, is a recognized principle in the Civil Service of Great Britain and of our own Dominion.

Regarding the next suggestion considerable diversity of opinion exists. Several associations had passed resolutions in favour of teachers being allowed to retire at fifty years of age, while perhaps as many more desired the limit to be fixed at *twenty-five* years' service. There is really not much difference, for the average term of service of those now on the Fund is only about twenty-two or twenty-three years, and few begin to teach now-a-days beyond twenty-five years of age; after teaching a similar length of time most of their usefulness will be gone. That further provision be made for a teacher's family after his decease, need only be mentioned to meet with the approval of every one, more especially if the teacher himself be willing during his life-time