

CHAPTER 75.

WIDOWS AND ORPHANS PENSION.

ARRANGEMENT OF SECTIONS.

SECTION.

1. Short title.
2. Interpretation.

THE FUND.

3. Establishment.

MEDICAL EXAMINATION AND REGISTRATION OF CONTRIBUTORS.

4. Requirements for registration of contributor.
5. Insured officers to be medically examined.
6. Medical examination and registration.
7. Time limit for examination.
8. Death of contributor before examination.
9. Failure of contributor to pass satisfactory medical examination.
10. (1) Abatement from salary after medical rejection.
(2) Payment of deposits to widow.
(3) Return of deposits in certain cases.
(4) Deposits not assignable.
11. Payment of premiums on life policies out of abatements of officers medically rejected.

MANAGEMENT OF THE FUND.

12. Management and control of fund by directors.
13. Appointment and salary of secretary.
14. Register of contributors.
15. Financial provisions.
16. Accounts of the fund.
17. Valuation of fund.

CONTRIBUTIONS TO THE FUND.

18. Contributors.
19. Conditions on which insured officers may become contributors.
20. When insured officer may remain under the provisions of Public Officers (Insurance) Ordinance.
21. Option to officers insured under Cap. 71 to become contributors.
22. Rates of contribution.
23. Where salary is incremental a temporary maximum may be fixed by order in council for purposes of contribution.
24. Period of contribution.
25. When an officer who, on leaving the service is married or a widower with children of pensionable age may cease to contribute.
26. Repayment of contributions to bachelor or widower without children of pensionable age.
27. Right to continue contributions in full on reduced income.
28. Contributions after retirement on pension of married contributor who is a widower with children of pensionable age.
29. Right of contributor retiring or deprived of his office to continue to contribute.
30. Retirement on the ground of ill-health without pension.

SECTION.

31. Provisions for case of officers transferred to other employment under the Crown.
32. Pension to widow and children on dismissal of officer.
33. Exemptions.

INFORMATION TO BE FURNISHED BY CONTRIBUTOR.

34. Particulars of information.
35. Non-performance of duty or giving false information.

PENSIONS TO WIDOWS AND ORPHANS.

36. Exclusion from benefits.
37. Duration of pension to orphan.
38. Tables and instructions.
39. New tables may, with the approval of the Secretary of State, be prescribed by order in council.
40. Option to contributors prior to 24th February, 1934, to elect to have pension calculated under new tables.
41. New benefit tables.
42. Application of new benefit tables.
43. Orphans.
44. (1) Divorce.
(2) Separation.
45. Widow and children of previous marriage.
46. When there are a widow and children of more than one previous marriage.
47. Pension to children of widower.
48. Mode and condition of payment of pension.
49. Appointment of persons to receive payment on behalf of minors.
50. Payment of pension to persons acting on behalf of children deserted or abandoned.
51. Pension not assignable.
52. Decision of questions arising under the Ordinance.
53. (1) Regulations.
(2) Instruction for use of tables ; schedule.
54. Application of Ordinance to officers of the Harbour Board.
55. Contributions by former contributors under the Palestine Widows' and Orphans' Pensions Ordinance, 1944.
56. Increase of pensions registered on 31st December, 1948.

SCHEDULE.

PART I.—THE ORIGINAL TABLES.

THE NEW TABLES.

THE NEW BENEFIT TABLES.

PART II.—INSTRUCTIONS FOR THE USE OF THE TABLES.

CHAPTER 75.

WIDOWS AND ORPHANS PENSION.

[1ST JULY, 1923.]

1929 Ed.
c. 207.
25 of 1932,
s. 7.
3 of 1934.
6 of 1939.
8 of 1947.
27 of 1949.
23 of 1950.
31 of 1951.
32 of 1951.
8 of 1952.
20 of 1952.
Order
49 of 1953.
Short title.

1. This Ordinance may be cited as the Widows and Orphans Pension Ordinance.

Interpreta-
tion.

3 of 1934,
s. 2.

Cap. 73.

8 of 1947,
s. 2.

23 of 1950,
s. 5, and
1st sch.

2. In this Ordinance, unless the context otherwise requires—

*“ officer ” means any male person who has been or shall be substantively appointed to a pensionable office in this Colony within the meaning of the Pensions Ordinance, 1933 ;

“ salary ” means the salary of an officer’s substantive appointment including pensionable personal allowances in the nature of salary ;

“ the fund ” means the fund established under this Ordinance ;

“ the directors ” means the directors of the fund appointed under the provisions of this Ordinance ;

“ the secretary ” means the secretary to the directors ;

“ contributor ” means an officer contributing to the fund and registered as doing so ;

“ widow ” means the wife of a deceased contributor ;

“ orphan ” means the child of a deceased contributor by his wife born after marriage or legitimated by marriage according to the law of the father’s domicile at the date of the marriage ;

“ pension ” means any pension under this Ordinance except when the context implies that the pension of the contributor himself is meant ;

* The interpretation of the expression “ officer ” here printed is that substituted by section 2 of Ordinance No. 3 of 1934 (which took effect as on the 1st January, 1934) for the original interpretation which was—

“ ‘ officer ’ means any male person appointed after the 21st December, 1900, and before the 1st July, 1923, and any male person appointed after the 1st July, 1923—

(a) to any office named in the Civil List Ordinance now in force, or which may hereafter be enacted, or

(b) to any office named or described in the annual estimates as on the fixed establishment of the Colony whose annual salary amounts to four hundred and eighty dollars and upwards ” ;

the repeal of the original interpretation and the substitution of the present interpretation were made “ except as to any person who was an ‘ officer ’ within the meaning of the said section ” (i.e. section 2 in its original form).

“approved scheme” means a scheme for the granting of pensions to the widows and children of government officers established in any other British possession and approved by the Governor in Council ;

“the tables” and “the instructions” mean the tables in Part I, and the instructions for the use of the tables in Part II, of the schedule to this Ordinance ;

“Treasurer” includes Deputy Treasurer ;

8 of 1947,
s. 2.
8 of 1947,
s. 2.

“Actuary” means a Fellow of the Institute of Actuaries or of the Faculty of Actuaries in Scotland.

THE FUND.

3. (1) A fund shall be established for providing pensions for the widows and orphans of officers, to be called the New Widows and Orphans' Fund. Establishment.

(2) The Treasurer shall, after the close of each year, pay from colonial revenues to the fund the amount, if any, by which the interest from investments falls short of the aggregate of interest at the rate of six *per cent. per annum* on the cost price (exclusive of a portion thereof equal to any accrued dividends) of each investment held on behalf of the fund during the year, for the period of the year for which such investment was so held. 6 of 1939,
s. 2.

(3) For the purposes of this section—

“accrued dividends” means dividends accrued at the date of purchase and not excluded from the purchase. Dividends shall like interest on money lent, be considered as accruing from day to day, and shall be deemed to have accrued by equal daily increment during and within the period for or in respect of which the payment of the dividend shall be declared or expressed to be made, and shall be apportionable in respect of time accordingly ; 6 of 1939
s. 2.

“investment” means any permanent investment of the fund excluding bank balances ;

“interest from investments” means—

(a) the amount of interest received in the year in respect of investments held throughout the whole year ; and

(b) in respect of investments purchased or sold during the year, a sum, in respect of each investment, which bears to the interest thereon for the year the same proportion as the period for which the investment was held during the year bears to the whole year.

MEDICAL EXAMINATION AND REGISTRATION OF CONTRIBUTORS.

Requirements
for
registration
of
contributor.

4. From and after the commencement of this Ordinance, no claim whatever shall be allowed in respect of any contribution to the fund which has been made by or on behalf of an officer unless that officer has been duly registered as a contributor.

Insured
officers
to be
medically
examined.

5. No officer appointed before the 1st July, 1923, shall become, or be registered as, a contributor until he has undergone a medical examination and has been accepted by the directors as a contributor.

Medical
examination
and
registration.

6. (1) Every officer appointed after the 1st July, 1923, when he has passed a medical examination and has been accepted as a contributor by the directors, shall be registered as a contributor, as from the date of his appointment.

(2) The medical examination shall be made by a Board consisting of two Government medical officers appointed by the Governor, subject to the right of the directors, if they think fit, to appoint some duly qualified practitioner to take the place of one of those medical officers on any particular examination.

(3) The Board making the examination shall give a certificate, in the form, and containing the particulars of the result of the examination, from time to time prescribed by the directors.

(4) The certificate shall be subject to the approval and confirmation of the directors, who may, if they think fit, require any other medical examination of the officer to be made.

(5) The certificate shall be treated as strictly confidential.

Time limit
for
examination.
8 of 1947,
s. 4.

7. Every officer appointed after the 1st July, 1923, shall submit himself for medical examination within one year from the date of his appointment, or within such further period as the directors may in any special case allow, and, if he fails so to submit himself, no refund shall be made to him or his representatives, in case of his death, of any contributions prior to that examination.

Death of
contributor
before
examination.

8. If an officer appointed after the 1st July, 1923, dies before he has undergone the medical examination, the directors shall, subject to the provisions of the last preceding section, return to the representatives of his estate all his contributions to the fund ; and no other claim on the fund shall be allowed in respect of those contributions.

9. (1) If any officer fails to pass the medical examination so as to entitle him to join the fund as a fair average life with the full benefits of the fund in respect of his contributions, he shall nevertheless continue to contribute, but his age shall, according to the certificate of the Board, approved by the directors and subject to their confirmation, be rated up as a life equal to an older age than his actual age at the date of his first contribution, for the purpose of calculating the pension which would be payable to his widow and children :

Failure of contributor to pass satisfactory medical examination.

Provided that it shall be competent for the directors, on the certificate of the Board, either definitely to reject the officer as a contributor in the event of the Board certifying that his life is not a safe and proper life for acceptance on any condition of rating up as herein provided, or, (in the event of the Board so advising), to suspend their acceptance of the life for any time not exceeding twelve months they think fit, and to direct a fresh medical examination at the expiration of that time.

(2) Any officer appointed after the 1st July, 1923, who is rejected either at the first or second medical examination as herein provided shall cease to be a contributor and his name shall be struck off the register.

10. (1) Notwithstanding that an officer appointed after the 1st July, 1923, is definitely rejected either after the first or second medical examination, his salary shall be subject to the same monthly abatements as if he were a contributor, and all abatements from his salary, both before and after his rejection, shall be deposited in the Savings Bank in the name of the directors as deductions from the salary of the officer under this Ordinance.

Abatement from salary after medical rejection.

(2) The amount of the deposits and accumulations thereon at compound interest, under this section shall be paid by the directors either to the widow of the deceased officer for the benefit of herself and his children (if any) or to the guardian of his children (if any), for their benefit, or be applied by the directors for the benefit of the widow and children, or the widow or the children, as may be deemed desirable, and, in default of the deceased officer leaving a widow or child him surviving, shall be paid to his personal representatives.

Payment of deposits to widow. 23 of 1950, s. 5 and 1st sch.

(3) Where an officer, being a bachelor, or a widower without children, leaves the public service with or without pension on transfer, or on retirement, or on dismissal, he shall, if he elects that the monthly abatements be discontinued, receive back the amount of the deposits and accumulations.

Return of deposits in certain cases.

Deposits not
assignable.

(4) Neither the deposits and accumulations thereon, no any part thereof, shall be assignable or transferable, or be attached, or levied upon, or arrested, or taken in execution, on account of any debt due by a widow or child to whom that amount or any part thereof is payable.

Payment of
premiums on
life policies
out of
abatements
of officers
medically
rejected.

11. (1) Where an officer definitely rejected after the first or second medical examination insures his life in favour of the directors and their successors in office, or assigns to them policies of insurance on his own life, the abatements directed by the last preceding section shall be applied towards the payment of the premiums on the policies aforesaid.

(2) Any part of the abatements not required for the payment of premiums shall be deposited and accumulated in the same manner as abatements under the last preceding section.

(3) Where an officer desires to effect an insurance or to assign a policy under this section, the annual premiums whereon exceed the abatements under the last preceding section, he shall give the directors written information of the fact and of the amount of the deduction to be made from his salary for the purpose, and the Treasurer, on being so required by the directors, may deduct from the salary of the officer the amount specified by him for the payment of the premiums.

(4) Policies of insurance and the proceeds thereof and deposits and accumulations under this section shall be held and treated in the same manner and subject to the same conditions as deposits and accumulations under the last preceding section.

MANAGEMENT OF THE FUND.

Management
and control
of fund by
directors.
8 of 1947,
s. 5.

12. (1) The fund shall be under the control of five directors. The Treasurer shall at all times be a director and the chairman of the directors, and the four other directors shall be appointed as herein provided.

8 of 1947,
s. 5.
31 of 1951,
s. 2.
Order
49 of 1953.

(2) Subject to the provisions of this section, the present directors shall continue to hold office until the expiration of their present term of office. Prior to the expiration of that term, and on or before the expiration of each year thereafter, the Governor in Council shall appoint two persons to be directors, and the contributors shall, in the manner prescribed by regulations made under this Ordinance, elect two persons other than Public Officers to be directors; but if less than twenty-five *per centum* of the contributors vote at any election,

the election shall be void and the Governor in Council shall appoint two elected members of the Legislative Council to be directors.

(3) The directors, other than the Treasurer, shall be eligible for re-appointment or re-election. 8 of 1947.
s. 5.

(4) A director, other than the Treasurer, shall vacate his office if— 8 of 1947,
s. 5.

(a) he resigns his office in writing addressed to the secretary ; Order
49 of 1953.

(b) without the leave of the Governor he is absent from three consecutive meetings of the directors.

(5) The Governor in Council may at any time appoint some person to be a director— Order
49 of 1953.

(a) if a director dies, or vacates his office, for the unexpired period of his office, and

(b) for the period of any leave granted to a director.

(6) Whenever the Treasurer is absent from whatever cause, from a meeting of the directors, the directors present may elect one of their number to act as chairman of the meeting. 8 of 1947,
s. 5.

(7) Three directors present at a meeting shall form a quorum.

(8) There shall be at least one meeting of the directors every month.

13. In order that proper accounts of the fund and registers with reference thereto may be kept, the directors shall appoint a secretary and such clerks as may be necessary, whose salary shall be fixed by them and who shall be under their control and direction : Appointment
and salary
of secretary.
23 of 1950,
s. 5 and 1st
sch.

Provided that the Governor may at any time direct that the duties of the secretary and clerks shall be performed by the officers of any department.

14. The secretary shall keep a register of all contributors, which shall contain the name and age of every officer, the office held by him, the amount of his salary, and, if married, the date of his marriage, the age of his wife, and the ages of his children (if any), and such other particulars as the directors may require. Register of
contributors.
23 of 1950,
s. 5 and 1st
sch.

15. (1) All contributions made by contributors, all payments made from colonial revenues under this Ordinance, all interest on investments of the fund, and all sums paid under subsection (1) of section 35 of this Ordinance, shall be paid into the fund. Financial
provisions.
8 of 1947,
s. 6.

8 of 1947,
s. 6.

(2) All pensions and repayments of contributions (including interest, if any) authorised by this Ordinance, and all expenses incurred in the administration of the fund (including the obtaining of actuarial advice) shall be paid out of the fund.

8 of 1947,
s. 6.

(3) All moneys belonging to the fund shall be deposited in the public Treasury of the Colony and, except as regards such part thereof as the directors shall consider expedient to retain for making payments out of the fund under this Ordinance, shall, as far as practicable, be invested on behalf of the fund in such securities, or employed at interest, in such manner as may be approved by the Governor. Any such investment may at any time be changed into securities so approved, and any sums required for making payments out of the fund under this Ordinance may be raised by the sale or realisation of any investments of the fund :

Provided that no part of the moneys belonging to the fund shall at any time be expended in the purchase of securities of the Government of the Colony, or employed at interest for the purposes of such Government, if such purchase or such employment would cause the total current market value of the securities of the Government of the Colony held on behalf of the fund together with the outstanding sums employed at interest for the purposes of such Government to exceed three-eighths of the total assets of the fund at that date.

Accounts
of the
fund.
8 of 1947,
s. 7.
Order
49 of 1953.

16. Annual accounts of the transactions of the fund during the year ended the preceding 31st December, and a statement of the assets of the fund at that date, shall be prepared by the Treasurer and shall be audited and certified every year by the Director of Audit, and shall thereafter be laid before the Legislature, together with a report by the directors on the working of the fund, not later than the ensuing 30th June.

Valuation
of fund.
8 of 1947,
s. 8.

17. The fund shall be valued from time to time as directed, and by an actuary approved, by the Governor, and the actuary shall make a report to the Governor, in which there shall be set out the methods by which in his opinion any surplus in the fund may appropriately be dealt with or any deficit may appropriately be made good, whether by way of adjustment of contributions or benefits or otherwise, and if the Governor in Council shall approve of any such method which would not necessitate amendment of this Ordinance, regulations under this Ordinance may be made for giving effect thereto.

CONTRIBUTIONS TO THE FUND.

18. Subject to the provisions of this Ordinance, all officers appointed before the 1st July, 1923, shall be eligible as, and all officers appointed after that date shall become, contributors.

Contributors.

19. (1) Any officer appointed before the 1st July, 1923, shall, if otherwise qualified under this Ordinance, be allowed to become a contributor on his agreeing—

Conditions on which insured officers may become contributors.

(a) to pay into the fund the surrender value of his policy or policies and thus secure to his widow and orphans increased pensions based on that cash payment ; or

(b) to the conversion of his policy or policies into a policy or policies fully paid up in respect of the premiums paid up to the date of his admission to the fund, the policy or policies to be retained by the Treasurer and disposed of at death in accordance with the provisions of section 12 of the Public Officers (Insurance) Ordinance ; or

Cap. 71.

(c) to continue his insurance under the Public Officers (Insurance) Ordinance ; or

(d) to deal with his policy or policies in any other manner approved by the Governor in Council.

(2) Officers shall be allowed six months from the 1st July, 1923, to exercise their option of becoming contributors.

20. (1) Any male person of the public service on the unfixed establishment and any male person who was on the unfixed establishment on the 1st July, 1923, who has effected insurance under and in accordance with the provisions of the Public Officers (Insurance) Ordinance, and who, subsequent to the 1st July, 1923, was or is appointed—

When insured officer may remain under the provisions of Public Officers (Insurance) Ordinance. Cap. 71. Cap. 68.

(a) to any office named in the Civil List Ordinance now in force, or which may hereafter be passed, or

(b) to any office named or described in the annual estimates as on the fixed establishment of the Colony, and whose annual salary amounts to four hundred and eighty dollars and upwards,

may elect either to remain under the provisions of the Public Officers (Insurance) Ordinance, or, if otherwise qualified under this Ordinance, to become a contributor.

(2) The option shall be exercised by all the officers within six months from the date when they become eligible to exercise the option by notices in writing delivered to the secretary of the widows and orphans fund and to the Treasurer at their

respective offices, and any officer failing to exercise the option within that time shall be deemed to have elected to come under the provisions of this Ordinance.

Option to officers insured under Cap. 71 to become contributors. 3 of 1934, s. 6.

21. Any officer, who might have elected under section 19 or 20 of this Ordinance to become a contributor, may, if he is otherwise qualified under this Ordinance and has passed a medical examination, by notice in writing delivered to the secretary and to the Treasurer at their respective offices within six months of the 24th February, 1934, elect to become a contributor, and shall be accepted by the directors and registered as a contributor on his undertaking in writing to comply with paragraph (a) or (b) or (c) or (d) of subsection (1) of section 19 of this Ordinance.

Rates of contribution.

22. (1) The rates of contribution shall be as follows :—

(a) a contributor shall contribute at the annual rate of five per centum of the maximum salary of his office ;

**(b) a contributor who, before the date of his first payment of contribution under this Ordinance, or within three months after marrying, by written notice to the directors so elects, may make an additional annual contribution of two and a half per centum of the maximum salary of his office ; and if he elects to make an additional annual contribution he shall make it accordingly as from the date on which he first became a contributor, or as from the first day of the month next after that in which his notice was received by the directors, as the case may be :*

Provided that a contributor who is making an additional contribution may elect to discontinue it at any time ;

(c) no officer shall be required to contribute at a higher rate than fifty pounds a year, and no officer shall be allowed to contribute at a higher annual rate than seventy-five pounds in all.

(2) All annual contributions shall be paid in monthly instalments, which shall be deducted from the salaries or pensions of contributors by the Treasurer or, in the 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.

(3) The first monthly deduction shall, in the case of officers appointed before the 1st July, 1923, be in respect of the month

* Paragraph (b) has been repealed by section 9 of Ordinance No. 8 of 1947, with the proviso "that such repeal shall not affect the rights, powers and liabilities of a contributor, or the liabilities of the fund in respect of a contributor, who, prior to the 15th March, 1947, has commenced to make an additional annual contribution as provided by that paragraph".

during which they became contributors, and, in the case of officers appointed after that date, shall be in respect of the month in which they were appointed as public officers.

(4) If a contributor is on leave on half salary, or under interdiction, or on leave without salary, he shall still be liable to contribute at the ordinary rate, and in the last mentioned case, if he does not himself pay to the Treasurer or to the Crown agents, as the case may be, his contributions during the period when he is on leave without salary, the amount of his contribution in arrear shall be deducted from the first payment of salary subsequent to that leave.

(5) Increases of contribution shall rank as if they were fresh entrances at the respective ages of husband and wife when the increase takes place.

23. Notwithstanding the provisions of paragraphs (a) and (b) of subsection (1) of section 22 of this Ordinance (which provides that a contributor shall contribute at the annual rate of five *per cent.* of the maximum salary of his office, and may elect to make an additional annual contribution of two and a half *per centum* of the maximum salary of his office), where the salary of an office is on an incremental scale the Governor in Council may, by order, fix an intermediate amount in such scale as a maximum salary for the purpose of contributions under the said paragraphs: Provided that any order under this section shall cease to have effect when an officer's salary shall have attained the amount so fixed.

Where salary is incremental a temporary maximum may be fixed by order in council for purposes of contribution. 3 of 1934, s. 7.

24. Subject to the provisions of this Ordinance, all annual contributions shall be made until the contributor dies or has contributed for an exact number of years, the period of payment in the latter case terminating on or after the sixtieth, and before the sixty-first, birthday of the contributor.

Period of contribution. 8 of 1947, s. 10.

25. Where a contributor leaves the public service, with or without pension, on transfer retirement removal or otherwise than by dismissal, he may cease to contribute and to have any rights under this Ordinance—

When an officer who, on leaving the service is married or a widower with children of pensionable age may cease to contribute. 8 of 1947, s. 11.

(a) where at the time he so leaves the public service he is a widower with children of pensionable age under this Ordinance, when the last of those children ceases to be of such pensionable age ;

(b) where at the time he so leaves the public service he is a married man with or without children of pensionable age under

this Ordinance, if he subsequently becomes a widower or when the last of those children ceases to be of such pensionable age whichever event shall have last happened.

Repayment
of
contributions
to bachelor
or widower
without
children of
pensionable
age.
8 of 1947,
s. 12.

26. (1) Save as otherwise expressly provided in this Ordinance no contributions thereunder shall be repaid.

(2) Where a contributor, being a bachelor or a widower without children of pensionable age—

(a) dies ; or

(b) leaves the public service, with or without pension, on transfer retirement removal or otherwise than by dismissal, and ceases to contribute ; or

(c) is dismissed from the public service—

he shall thereupon cease to be a contributor for the purposes of this Ordinance and there shall be paid out of the fund to him, or to his legal personal representative, the following amount, less any debt due to the Colony, that is to say—

(i) in the case of a bachelor, the amount of the contributions paid by him with compound interest thereon ; and

(ii) in the case of a widower, the amount of the contributions paid by him during the period from the death of his last wife or the ceasing to be of pensionable age of his last child, whichever event shall have last happened, with compound interest thereon :

Provided that where such a contributor is dismissed from the public service for misconduct, the contributions shall be repaid without interest.

8 of 1947,
s. 12.
23 of 1950,
s. 4.

(3) For the purposes of subsection (2) of this section interest shall be calculated at the rate of two and a half *per centum per annum*, with annual rests at the 31st December in each year, the interest beginning to accrue on the first day of the month following the day upon which the first contribution is paid and ceasing on the last day of the month preceding the day upon which payment under subsection (2) of this section is made.

Right to
continue
contributions
in full on
reduced
income.
8 of 1947,
s. 13.

27. (1) Whenever the salary of a contributor becomes reduced by abatement of his emoluments, he may elect to continue to contribute upon the higher salary which he was receiving previous to the reduction, and subject to the same terms and conditions as if he had continued to draw the higher salary :

Provided that—

(a) he shall notify his election to the directors within four months after the date of the abatement ; and

(b) if he fails to do so within four months or such further time as the Governor may in any special case direct, or if he dies before he has done so he shall be deemed to have elected to contribute on the lower salary ; and

(c) any election under paragraph (a) or (b) of this proviso shall be irrevocable.

(2) If the contributor does not elect to continue to contribute upon the higher salary, and contributes on the lower salary, any pension to his widow or children shall be diminished by the same amount as that whereby it would have been increased if his salary had been increased and not diminished.

8 of 1947,
s. 13.

28. (1) (a) Except as is otherwise provided in subsection (2) of this section, where a contributor who is married or is a widower with children of pensionable age retires from the public service and is granted a pension from the funds of the Colony, he may—

Contributions
after
retirement
on pension
of married
contributor
who is a
widower
with
children
of pension
able age.
8 of 1947,
s. 14.

(i) contribute at a rate appropriate to the amount of his pension ; or

(ii) by notice addressed to the directors and served on the secretary within four months after the date of his retirement or within such further time as the Governor may in any special case direct, elect to continue to contribute at the rate at which he was contributing immediately prior to his retirement.

(b) Where no such notice is served on the secretary within the time so specified, the contributor shall be deemed to have elected to contribute at a rate appropriate to the amount of his pension :

Provided that where the contributor dies before the expiration of the time so specified, he shall be deemed to have elected to contribute at the rate at which he was contributing immediately prior to his retirement.

(c) Except as is otherwise provided in subsection (4) of this section, where the contributor elects to contribute at a rate appropriate to the amount of his pension, the pension payable under this Ordinance in respect of him shall be reduced by the amount by which it would have been increased if the contributions had been increased instead of reduced.

(2) (a) Where a contributor who is married or is a widower with children of pensionable age retires from the public service on the ground of ill-health before attaining the age of sixty years and is granted a pension from the funds of the Colony, he shall

8 of 1947,
s. 14.

continue to contribute at the rate at which he was contributing immediately prior to his retirement unless and until, by notice in writing addressed to the directors and served on the secretary, he elects—

(i) to contribute at a rate appropriate to the amount of his pension ; or

(ii) to cease to contribute as from the first day of the month in which such notice is so served.

(b) If such a contributor shall so elect, his contributions shall be reduced, or shall cease, as the case may be.

(c) A contributor may elect under this subsection to cease to contribute notwithstanding that he shall have previously elected to contribute as provided in subparagraph (i) of paragraph (a) of this subsection.

(d) If the whole or any part of a monthly contribution of a contributor referred to in paragraph (a) of this subsection shall remain unpaid for a period of four months, he shall be deemed to have elected to cease to contribute on the first day of the month in respect of which such contribution was payable :

Provided that if in any special case the Governor shall so direct, this paragraph shall have effect as if for the reference to four months there were substituted a reference to such longer period as the Governor may determine.

8 of 1947,
s. 14.

(3) Except as otherwise provided in paragraph (c) of subsection (2) of this section, every election under this section shall be irrevocable.

8 of 1947,
s. 14.

(4) Any pension payable under this Ordinance in respect of a contributor referred to in paragraph (a) of subsection (2) of this section shall be computed as if such contributor had died on the day preceding the date of his retirement—

(a) if his death shall occur not later than three years after the date of his retirement and if at the date of his death he shall be contributing at a rate appropriate to the amount of his pension ;

(b) if his death shall occur not later than two years after the date of his retirement and if at the date of his death he shall have ceased to contribute.

(5) Where an officer has elected, or has been compelled, to receive a reduced pension and gratuity in lieu of the pension which he might have received but for such election or compulsion, his pension shall, for the purpose of calculating under this section his contributions at a rate appropriate to the amount of his pension, be deemed to be the amount of the unreduced pension which he might have so received.

29. (1) A contributor who retires voluntarily, or is deprived of the office in respect of which he contributes by its abolition, but who is not granted a pension, may continue to contribute from the date of his retirement or the deprivation of office on the salary which he was receiving at that date, at the same rate and subject to the same terms and conditions as if he had remained in the public service and continued to receive that salary.

Right of contributor retiring or deprived of his office to continue to contribute.

(2) If the contributor ceases to contribute, or any contributions from him are not paid for six months, his widow, or his widow and children, as the case may be, on his death shall be entitled only to a pension computed on the basis of the interest acquired by him when he ceased to contribute, in accordance with the tables.

30. If a contributor who is married or a widower with children of pensionable age retires from the public service on the ground of ill-health and is not granted a pension from the revenues of the Colony, any pension under this Ordinance payable in respect of such contributor shall, if his death shall occur not later than two years after the date of his retirement, be computed, whether or not at the time of his death such contributor was contributing at the rate at which he was contributing immediately prior to his retirement, as if he had died on the day preceding such date.

Retirement on the ground of ill-health without pension. 8 of 1947, s. 15.

31. (1) A contributor who is transferred from the service of this Government to any other office under the Crown may continue to contribute from the date when he ceases to hold office in the service of this Government on salary which he was receiving at the date of the transfer, at the same rate and subject to the same terms as if he had remained in the service of this Government and continued to receive the salary which he was receiving at the date of the transfer.

Provisions for case of officers transferred to other employment under the Crown.

(2) If the contributor ceases to contribute, or if any contribution due from him is not paid for six months, his widow, or his widow and children, as the case may be, after his death shall be entitled only to a pension computed on the basis of the interest acquired by him at the date of his transfer or of his ceasing to contribute in accordance with the tables.

32. A married officer or widower, with children of pensionable age under this Ordinance, who is dismissed from the service shall cease to contribute to the fund, but his widow and children shall be entitled, on his death, to a pension computed on the basis of the interest acquired by him at the date of his dismissal.

Pension to widow and children on dismissal of officer.

Exemptions.

33. (1) The following shall not be eligible to become contributors, namely—

- (a) the Governor, and his private secretaries and aides-de-camp if not contributors before they held those positions ;
- (b) persons temporarily employed on special missions ;
- (c) persons who have attained the age of fifty-five ;
- (d) an officer the maximum of whose scale of salary (or whose actual salary if he is not on an incremental scale) is less than four hundred and eighty dollars.

(2) No Director of Audit, or Auditor, appointed on the recommendation of the Director of Colonial Audit in London shall be required to become a contributor unless within six months after the date of his arrival in the Colony he states in writing to the directors that he desires to become a contributor.

(3) No officer shall be required to become a contributor while he is contributing to an approved scheme :

Provided that—

(a) where the officer's salary exceeds by one hundred pounds or more the amount on which he is contributing to an approved scheme, he shall contribute on the excess in accordance with the provisions of section 22 of this Ordinance ; and

(b) no claim for exemption under this subsection shall be valid unless it is made in writing to the directors within three months after the officer's arrival in the Colony ; and

(c) an officer who has claimed exemption under this subsection may not subsequently become a contributor unless—

(i) his salary is one hundred pounds or more in excess of the amount on which he is contributing to an approved scheme ; or

(ii) he ceases to contribute to that scheme ; or

(iii) he marries ; or

(iv) he leaves the service of the Colony and is subsequently re-appointed to it ; and

(d) nothing in this subsection shall exempt an officer who, on appointment or re-appointment to the service of the Colony, is already a contributor from continuing to contribute to the fund.

INFORMATION TO BE FURNISHED BY CONTRIBUTOR.

Particulars of information.

34. (1) Every contributor shall, within three months of the date of his becoming liable to contribute, transmit to the directors a declaration stating the date of his so becoming liable, his own

name in full and the date of his birth and, if he is married, the date of his marriage, the maiden name in full of his wife and the date of her birth, and, if he has any children, their names in full and the date of the birth of each, furnishing such proof of the statements as may be required by the directors.

(2) Every contributor who marries shall, within three months after his marriage, transmit to the directors a declaration stating the date of the marriage, the maiden name of his wife, and the date of her birth.

(3) Every contributor shall notify to the directors the date of the birth of each child born to him within three months after the event.

(4) Every contributor whose wife dies, or is divorced from him, or whose child dies or whose female child is married, and the guardian of every child who dies, or of every female child who is married, shall notify to the directors the date of the death, divorce, or marriage within three months after the event.

35. (1) Every contributor who, in the judgment of the directors, fails, omits, or refuses, to perform any duty laid upon him, or to do any act required of him, by this Ordinance may be adjudged by the directors to pay for each failure, omission, or refusal, a fine not exceeding twenty-five dollars.

Non-performance of duty or giving false information.

(2) Every contributor who, in the judgment of the directors, furnishes any false information or makes any false declaration, shall, at the discretion of the directors, and subject to the consent of the Governor, forfeit all or any part of his rights under this Ordinance.

(3) The Treasurer shall, on the judgment of the directors being notified to him, deduct the penalty from the first moneys payable to the officer as salary or otherwise and pay the amount to the credit of the fund.

PENSIONS TO WIDOWS AND ORPHANS.

36. (1) No widow whose marriage to a contributor was contracted after he had ceased to contribute, and no child of that marriage shall be entitled to a pension.

Exclusion from benefits.

(2) No widow of a contributor who dies within one year from the date of his marriage shall be entitled to a pension unless a child is born of that marriage :

Provided that the directors may, with the consent of the Governor, award to the widow all or any part of the pension to which she would have been entitled but for the provisions of this subsection.

Duration of pension to orphan.
8 of 1947, s.16.
20 of 1952, s.2.

37. The allowance or pension to an orphan shall cease, in the case of a male at the age of twenty-one years, and in the case of a female on marriage or at the age of twenty-one years :

Provided, however, that where the orphan is mentally deficient, the allowance or pension in respect of such orphan shall be paid for life.

Tables and instructions.

38. All pensions accruing in respect of salary of contributors shall be calculated according to the tables and the instructions.

New tables may, with the approval of the Secretary of State, be prescribed by order in council.
3 of 1934, s. 4.

***39.** (1) The Governor in Council may, with the approval of the Secretary of State, by order, prescribe tables (hereinafter referred to as "the new tables") in the place of the original tables contained in Part I of the schedule to this Ordinance.

(2) An order under this section shall be published in the Gazette and shall be of the same effect as if contained in this Ordinance.

(3) All pensions accruing in respect of the contributions of any officer who becomes a contributor after the 23rd February, 1934, shall be calculated according to the new tables.

Option to contributors prior to 24th February, 1934, to elect to have pension calculated under new tables.
3 of 1934, s. 5.

40. Any officer who became a contributor prior to the 24th February, 1934, may, by notice in writing delivered to the secretary within six months after the publication of the order prescribing the new tables, elect that any pension in respect of his contributions shall be calculated according to the new tables, and thereafter any such pension shall be so calculated.

New benefit tables.
23 of 1950, s. 6.

41. The new benefit tables in Part I of the schedule to this Ordinance are hereby substituted for the new tables prescribed by the Governor in Council by the Widows and Orphans Pension Order, (No. 2), 1934, and the original tables.

* In pursuance of the powers conferred by this section, the Governor in Council, with the approval of the Secretary of State, by order dated the 5th May, 1934, and published in the Gazette, prescribed tables in place of the tables originally contained in Part I of the schedule to this Ordinance. The tables so prescribed by order in council are known as "the new tables".

As appears from section 41, other tables (known as "the new benefit tables") were substituted for the new tables and the original tables by section 6 of Ordinance No. 23 of 1950, but, as appears from section 42, the new benefit tables do not apply to all pensions, but some pensions are still governed by the original tables and others by the new tables. Consequently all three sets of tables, viz., the original tables, the new tables, and the new benefit tables are reproduced in Part I of the schedule to this Ordinance.

The instructions in Part II of the schedule have not been altered to correspond with either the new tables or the new benefit tables, the figures used in the examples being those given in the original tables.

42. The new benefit tables shall apply to—

(a) all pensions accruing in respect of the contributions of all officers who joined the fund after the 31st December, 1948 ; and

(b) all pensions accruing in respect of increases in contributions made on or after the 1st January, 1949, by officers who were contributors to the fund on the 31st December, 1948.

Application
of new
benefit
tables.
23 of 1950,
s. 7.

43. When orphans have no living mother or step-mother entitled to a pension, and their ages entitle them to a pension, the pension to which the wife of the deceased contributor would have been entitled had she survived him, or which she was receiving at the time of her death, shall be divided equally among the orphans, and, if any one of the orphans ceases to be eligible for pension, the portion of the pension drawn by that orphan shall be equally divided among those remaining entitled.

Orphans.

44. (1) A wife whom a contributor has divorced, or who has obtained a decree of divorce against a contributor, in a court within Her Majesty's dominions shall, for the purposes of this Ordinance, be deemed to have died.

Divorce.

(2) Where a contributor has been separated from his wife, by a decree of judicial separation or a deed of separation, the directors may, having regard to the grounds of the separation, and the subsequent conduct of both parties, grant a pension either to the widow or to the orphans (if any) as they think the more desirable.

Separation.

45. (1) When a contributor dies leaving a widow and children who are the issue of a previous marriage existing when he became a contributor or contracted after he became a contributor, and the children are of pensionable age, each of the children shall be entitled to a share or portion of the half of the pension to which their mother, if she had survived their father, would have been entitled, the share or portion to be calculated in accordance with the provisions of section 43 of this Ordinance.

Widow and
children of
previous
marriage.

(2) The widow of that contributor shall be entitled to one-half of the pension to which she would have been entitled if there had been no children of a previous marriage, and, if the contributor dies leaving none of those children, or when they cease to be entitled to pension, then to the whole of the pension she would have received if there had been no children of a previous marriage.

(3) If the widow dies leaving no issue of her marriage with the contributor, the children of the first marriage shall be entitled to pensions as if the contributor had not contracted the subsequent marriage.

(4) If the widow dies leaving children who are the issue of her marriage with the contributor, each of those children shall be entitled to a share or portion of the pension to which their mother was entitled, the share or portion to be calculated in accordance with the provisions of section 43 of this Ordinance.

When there are a widow and children of more than one previous marriage.

46. (1) In this section—

“previous marriage” means a marriage which either was existing when, or was contracted after, the contributor became a contributor; and

“proportion” means that part of a pension which, at any given time, bears the same ratio to the pension as unity does to the number of marriages of which there are, at the time, children and a widow entitled to pension.

(2) Where a contributor dies leaving a widow and children of pensionable age who are the issue of more than one previous marriage, the children of each previous marriage shall each be entitled to a share or portion of the proportion of the pension to which their mother would have been entitled if she had survived their father, and the widow shall be entitled to the proportion of the pension to which she would have been entitled if there had not been those children.

(3) If the widow dies leaving children of pensionable age who are the issue of her marriage with the contributor, those children shall each be entitled to a share or portion of the proportion of the pension to which she would have been entitled but for her death.

(4) The share or portion of the proportion of the pension to which each child is entitled shall be calculated in accordance with the provisions of section 43 of this Ordinance.

Pension to children of widower.

47. The children of a widower who is or becomes a contributor shall be entitled, on his death, to the pension to which they would have been entitled if their mother had been living at the time of his becoming liable to contribute.

Mode and condition of payment of pension.

48. The pension payable to any person entitled thereto shall begin upon the death of the contributor or of his widow, as the case may be, and shall accrue daily and shall be paid monthly, but before any payment the directors may require proof that the widow or orphan is alive and entitled to the pension claimed by the widow or orphan.

49. (1) Whenever a minor is entitled to payment of a pension or portion of a pension, the directors may appoint some fit and proper person to whom the pension or portion thereof shall be paid on behalf of the minor.

Appointment of persons to receive payment on behalf of minors.

(2) The appointment shall be in writing under the hand of at least three of the directors, and the receipt of the person appointed shall be a legal discharge for the payment of the pension or portion thereof.

50. (1) If the widow of any contributor ceases to assist, deserts, or abandons, a child who would be entitled on her death to draw pension, and who is in a state of poverty or destitution, the directors may, in their discretion, pay to a fit and proper person on behalf of that child such proportion of the pension as they think fit in each case, and the widow shall have no further claim on the directors in respect thereof.

Payment of pension to persons acting on behalf of children deserted or abandoned.

(2) This section shall apply to any cases of desertion that may have occurred before the commencement of this Ordinance.

51. No pension payable under this Ordinance shall be assigned or transferred, or be attached, or levied upon, or arrested, or taken in execution on account of any debt or payment due by the person to whom it is payable, and every assignment or transfer thereof shall be absolutely null and void.

Pension not assignable.

52. If any question arises as to whether any person is an officer or contributor within the meaning of this Ordinance, or as to whether any person is entitled to any pension as the widow or child of a contributor, or as to the amount of pension to which any widow or child is entitled, or as to the meaning or construction to be assigned to any section of this Ordinance, or to any rule or regulation made under the provisions hereof, the directors are hereby required, on the application of the officer, or contributor, or widow, or child, to submit that question for decision to the Governor ; and the decision of the Governor in Council thereon shall be final.

Decision of questions arising under the Ordinance.

53. (1) The directors may from time to time, subject to the approval of the Governor in Council, make regulations for the better carrying into effect of the provisions of this Ordinance.

Regulations.

(2) The instructions shall have the same force and effect as if they were regulations and had been so approved.

Instruction for use of tables. Schedule.

Application
of
Ordinance
to officers of
the Harbour
Board.
Cap. 119 of
the 1929
Edition.

54. This Ordinance shall, except where otherwise inconsistent, apply to officers of the Harbour Board (constituted by section 3 of the (repealed) Harbours and Pilotage Ordinance, subject to the following provisions :—

(a) the definition of the expression “ officer ” in section 2 of this Ordinance includes any male person, appointed before or after the 22nd December, 1908, to any office named or described in the annual estimates of the Harbour Board as being on the fixed establishment, whose annual salary amounts to four hundred and eighty dollars and upwards ;

(b) the Transport and Harbours Department shall pay each year to the Treasurer a contribution bearing the same proportion to the total contributions to the fund during the preceding year by officers of the Transport and Harbours Department as the contribution which the Treasurer has to pay to the fund to make up the six *per centum* provided for in subsection (2) of section 3 of this Ordinance bears to the total contributions of all contributors to the fund during the preceding year ;

(c) the Transport and Harbours Department shall also pay each year to the Treasurer a contribution bearing the same proportion to the total contributions to the fund during the preceding year by officers of the Transport and Harbours Department as any sum or sums voted by the Legislative Council towards the cost of administering the fund bears or bear to the total contributions of all contributors to the fund during the preceding year ;

(d) any officer appointed by the Harbour Board before the 22nd December, 1928, if otherwise qualified, may be allowed to become a contributor, and, if his life is insured, on his agreeing to deal with the policy or policies in the manner set out in section 19 of this Ordinance with respect to public officers, or in some manner analogous thereto, and the secretary of the Harbour Board shall act in place of the Treasurer ;

(e) officers referred to in the last preceding provision shall be entitled to exercise the option of becoming contributors within six months after the 22nd December, 1928.

Contributions
by former
contributors
under the
Palestine
Widows' and
Orphans'
Pensions
Ordinance,
1944.
23 of 1950,
s. 2.

55. Notwithstanding anything contained in this Ordinance, an officer who was a contributor under the Palestine Widows' and Orphans' Pensions Ordinance, 1944, immediately before the termination of His late Majesty's jurisdiction in Palestine and who is thereupon transferred to the service of the Government of British Guiana may not later than three months after such transfer or after the 5th August, 1950, whichever is the

later, make a lump sum payment under this Ordinance equal to the accumulated contribution he has paid under the aforesaid Palestine Ordinance :

Provided that where the transfer to the service of the Government of British Guiana is not to a pensionable office, but the officer after serving continuously in a non-pensionable office is appointed to a pensionable office, then, following the latter appointment, the Governor in Council may, in his discretion, by order direct that the officer be permitted to make the lump sum payment within such time as may be prescribed by the order.

56. Anything contained in this Ordinance to the contrary notwithstanding, the pensions which were registered on the 31st December, 1948, as payable under this Ordinance to the widows or children of officers in the event of their death after the date aforesaid, shall be increased by sixty *per centum*.

32 of 1951.
s. 2.
8 of 1952.
s. 2.

Increase of
pensions
registered
on 31st
December,
1948.
27 of 1949.
s. 2.

SCHEDULE.

ss. 2 and 38.

PART I.—THE ORIGINAL TABLES.

TABLE A.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A SINGLE PAYMENT OF 1 WILL SECURE.

Age of husband last birthday.	Age of wife last birthday.										
	15	20	25	30	35	40	45	50	55	60	65
18	.542	.564	.589	.620	.661	.714	.784	.874	.984	1.119	1.292
19	.524	.545	.569	.599	.638	.689	.757	.843	.949	1.078	1.243
20	.508	.528	.550	.579	.617	.666	.731	.814	.916	1.041	1.199
21	.492	.511	.533	.560	.597	.644	.707	.786	.886	1.006	1.156
22	.477	.495	.516	.543	.578	.623	.684	.761	.856	.972	1.115
23	.462	.480	.500	.526	.560	.604	.662	.736	.829	.941	1.078
24	.449	.466	.486	.510	.542	.585	.641	.713	.802	.912	1.043
25	.436	.452	.471	.495	.526	.567	.622	.691	.778	.883	1.010
26	.423	.439	.457	.480	.510	.550	.603	.670	.753	.855	.979
27	.411	.426	.444	.467	.496	.534	.585	.650	.731	.830	.949
28	.400	.415	.432	.453	.481	.519	.568	.631	.709	.806	.921
29	.389	.404	.420	.441	.468	.504	.551	.613	.689	.782	.895
30	.378	.393	.408	.429	.455	.490	.536	.595	.669	.759	.869
31	.368	.382	.397	.417	.442	.476	.521	.578	.651	.738	.845
32	.359	.372	.387	.406	.431	.464	.507	.563	.633	.718	.821
33	.350	.363	.377	.395	.419	.451	.494	.548	.616	.698	.799
34	.341	.353	.367	.385	.409	.439	.481	.533	.600	.680	.778
35	.333	.345	.359	.375	.399	.428	.468	.520	.585	.663	.758
36	.325	.336	.350	.366	.389	.418	.457	.507	.570	.647	.739
37	.317	.329	.342	.358	.379	.408	.446	.496	.557	.631	.722
38	.310	.321	.334	.350	.371	.399	.436	.484	.544	.617	.706
39	.303	.314	.327	.342	.362	.390	.427	.474	.532	.604	.691
40	.297	.307	.320	.335	.354	.382	.418	.464	.522	.592	.677
41	.291	.301	.313	.328	.347	.374	.410	.455	.512	.580	.665
42	.285	.295	.307	.321	.340	.367	.402	.446	.503	.570	.653
43	.280	.290	.301	.315	.334	.360	.395	.438	.494	.561	.642
44	.274	.284	.295	.309	.328	.353	.388	.431	.486	.552	.633
45	.269	.279	.290	.303	.322	.346	.381	.424	.478	.544	.625
46	.265	.274	.284	.298	.316	.341	.375	.418	.471	.536	.616
47	.260	.270	.279	.293	.311	.335	.369	.412	.465	.531	.609
48	.255	.265	.275	.288	.306	.329	.363	.406	.459	.524	.604
49	.251	.261	.271	.283	.301	.325	.357	.402	.455	.520	.599
50	.247	.256	.267	.278	.296	.320	.352	.398	.450	.515	.595
51	.243	.252	.262	.274	.291	.315	.347	.392	.444	.512	.592
52	.239	.248	.258	.270	.286	.311	.343	.387	.443	.510	.592
53	.235	.244	.254	.266	.282	.306	.338	.382	.441	.507	.592
54	.231	.240	.250	.262	.277	.302	.334	.378	.439	.507	.593
55	.228	.236	.246	.258	.273	.297	.331	.373	.437	.508	.595
56	.225	.232	.242	.255	.269	.293	.327	.371	.435	.510	.602
57	.222	.229	.238	.251	.266	.289	.324	.369	.433	.514	.611
58	.219	.225	.234	.248	.263	.285	.321	.367	.431	.521	.621
59	.217	.222	.231	.244	.260	.281	.318	.366	.431	.532	.639

TABLE B.

THE YEARLY PENSION PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE BY MONTHLY INSTALMENTS, WILL SECURE.

Age of husband last birthday.	Age of wife last birthday.										
	15	20	25	30	35	40	45	50	55	60	65
18	5-661	5-883	6-143	6-470	6-898	7-454	8-183	9-118	10-270	11-680	13-480
19	5-429	5-643	5-888	6-199	6-602	7-137	7-834	8-722	9-824	11-160	12-870
20	5-210	5-414	5-647	5-943	6-327	6-836	7-501	8-354	9-402	10-680	12-310
21	5-003	5-196	5-420	5-700	6-067	6-552	7-190	7-998	9-007	10-230	11-760
22	4-805	4-990	5-204	5-471	5-822	6-285	6-891	7-667	8-632	9-802	11-240
23	4-618	4-796	4-998	5-254	5-590	6-033	6-610	7-354	8-281	9-399	10-770
24	4-439	4-606	4-803	5-047	5-364	5-786	6-343	7-052	7-938	9-012	10-320
25	4-267	4-427	4-615	4-847	5-151	5-556	6-090	6-767	7-616	8-644	9-895
26	4-101	4-255	4-433	4-657	4-945	5-331	5-841	6-494	7-303	8-291	9-486
27	3-945	4-092	4-262	4-476	4-754	5-124	5-612	6-233	7-011	7-960	9-105
28	3-794	3-934	4-097	4-299	4-568	4-922	5-388	5-983	6-730	7-644	8-740
29	3-648	3-784	3-937	4-135	4-387	4-726	5-171	5-746	6-460	7-332	8-391
30	3-508	3-638	3-785	3-975	4-216	4-539	4-968	5-520	6-204	7-037	8-052
31	3-373	3-498	3-638	3-819	4-050	4-360	4-771	5-297	5-958	6-756	7-732
32	3-243	3-364	3-498	3-669	3-892	4-190	4-585	5-089	5-717	6-486	7-423
33	3-118	3-234	3-361	3-525	3-739	4-023	4-403	4-888	5-492	6-229	7-132
34	2-997	3-107	3-230	3-385	3-593	3-864	4-227	4-690	5-274	5-979	6-842
35	2-881	2-985	3-106	3-252	3-453	3-712	4-058	4-505	5-064	5-741	6-567
36	2-768	2-867	2-983	3-125	3-315	3-565	3-897	4-326	4-861	5-516	6-307
37	2-661	2-757	2-867	3-003	3-183	3-426	3-745	4-159	4-673	5-298	6-063
38	2-559	2-650	2-757	2-885	3-058	3-289	3-598	3-997	4-494	5-094	5-828
39	2-460	2-545	2-648	2-772	2-936	3-165	3-459	3-841	4-316	4-898	5-604
40	2-363	2-445	2-541	2-664	2-819	3-041	3-323	3-688	4-150	4-710	5-388
41	2-268	2-346	2-438	2-556	2-706	2-917	3-192	3-543	3-987	4-523	5-181
42	2-176	2-251	2-338	2-451	2-595	2-796	3-063	3-402	3-832	4-348	4-977
43	2-084	2-158	2-239	2-349	2-486	2-678	2-938	3-263	3-676	4-178	4-785
44	1-993	2-063	2-140	2-245	2-378	2-560	2-814	3-127	3-525	4-004	4-593
45	1-902	1-971	2-044	2-141	2-273	2-445	2-692	2-993	3-372	3-840	4-409
46	1-810	1-877	1-945	2-038	2-165	2-331	2-565	2-859	3-223	3-671	4-215
47	1-717	1-782	1-847	1-934	2-054	2-214	2-436	2-721	3-073	3-507	4-026
48	1-624	1-685	1-748	1-828	1-944	2-094	2-305	2-583	2-917	3-334	3-840
49	1-528	1-586	1-646	1-721	1-831	1-976	2-171	2-446	2-764	3-164	3-643
50	1-425	1-478	1-537	1-605	1-707	1-847	2-029	2-294	2-597	2-970	3-438
51	1-319	1-368	1-425	1-488	1-581	1-714	1-888	2-132	2-427	2-783	3-220
52	1-211	1-255	1-308	1-366	1-450	1-575	1-737	1-962	2-247	2-583	3-001
53	1-095	1-135	1-184	1-239	1-312	1-427	1-576	1-781	2-054	2-362	2-757
54	·973	1-007	1-051	1-101	1-165	1-270	1-405	1-586	1-886	2-130	2-493
55	·844	·873	·910	·956	1-011	1-101	1-225	1-382	1-621	1-878	2-202
56	·703	·726	·757	·797	·842	·917	1-024	1-162	1-363	1-598	1-885
57	·552	·569	·592	·624	·662	·719	·806	·916	1-076	1-278	1-519
58	·386	·397	·413	·436	·463	·502	·565	·646	·760	·918	1-093

TABLE C.

THE SINGLE PAYMENT WHICH WILL SECURE A PENSION OF 1, PAYABLE BY MONTHLY INSTALMENTS.

Age of husband last birthday.	Age of wife last birthday.										
	15	20	25	30	35	40	45	50	55	60	65
18	1-844	1-774	1-699	1-613	1-513	1-400	1-276	1-145	1-016	.894	.774
19	1-907	1-834	1-758	1-670	1-568	1-450	1-321	1-187	1-054	.928	.804
20	1-970	1-895	1-817	1-727	1-622	1-501	1-368	1-228	1-091	.961	.834
21	2-033	1-957	1-877	1-784	1-676	1-552	1-415	1-272	1-129	.995	.865
22	2-098	2-020	1-937	1-842	1-731	1-604	1-463	1-315	1-168	1-028	.897
23	2-163	2-083	1-998	1-901	1-787	1-656	1-511	1-358	1-206	1-063	.927
24	2-228	2-148	2-060	1-960	1-844	1-710	1-560	1-403	1-246	1-097	.959
25	2-295	2-213	2-122	2-021	1-902	1-763	1-608	1-447	1-286	1-133	.990
26	2-364	2-278	2-186	2-082	1-960	1-818	1-661	1-493	1-327	1-169	1-022
27	2-432	2-345	2-251	2-143	2-018	1-872	1-710	1-539	1-368	1-205	1-054
28	2-501	2-412	2-316	2-207	2-079	1-928	1-761	1-586	1-410	1-241	1-086
29	2-571	2-479	2-382	2-268	2-138	1-985	1-814	1-632	1-452	1-279	1-118
30	2-643	2-548	2-449	2-332	2-199	2-042	1-866	1-680	1-494	1-317	1-151
31	2-715	2-618	2-517	2-398	2-260	2-100	1-919	1-729	1-537	1-355	1-184
32	2-787	2-687	2-584	2-463	2-322	2-157	1-972	1-776	1-581	1-393	1-218
33	2-860	2-757	2-653	2-530	2-386	2-217	2-026	1-825	1-624	1-432	1-251
34	2-934	2-831	2-723	2-598	2-447	2-276	2-081	1-875	1-668	1-471	1-285
35	3-007	2-902	2-789	2-666	2-509	2-334	2-135	1-923	1-711	1-509	1-319
36	3-080	2-975	2-860	2-730	2-575	2-393	2-189	1-972	1-755	1-547	1-353
37	3-154	3-044	2-928	2-796	2-637	2-450	2-241	2-018	1-796	1-585	1-385
38	3-226	3-115	2-994	2-862	2-699	2-510	2-294	2-065	1-837	1-620	1-416
39	3-296	3-186	3-062	2-925	2-761	2-562	2-344	2-111	1-878	1-655	1-447
40	3-366	3-254	3-130	2-986	2-822	2-616	2-394	2-157	1-917	1-689	1-476
41	3-436	3-322	3-197	3-049	2-880	2-672	2-442	2-200	1-955	1-723	1-505
42	3-504	3-388	3-262	3-112	2-938	2-727	2-489	2-242	1-990	1-754	1-532
43	3-574	3-452	3-327	3-172	2-996	2-782	2-535	2-283	2-026	1-783	1-557
44	3-643	3-519	3-392	3-234	3-053	2-837	2-580	2-322	2-060	1-813	1-581
45	3-712	3-582	3-455	3-297	3-106	2-888	2-622	2-359	2-094	1-839	1-601
46	3-781	3-647	3-518	3-358	3-161	2-936	2-668	2-394	2-123	1-864	1-624
47	3-849	3-710	3-578	3-418	3-220	2-986	2-714	2-429	2-151	1-885	1-642
48	3-916	3-774	3-637	3-478	3-270	3-036	2-759	2-461	2-179	1-907	1-656
49	3-980	3-836	3-695	3-534	3-323	3-079	2-802	2-487	2-200	1-923	1-670
50	4-048	3-903	3-752	3-594	3-380	3-123	2-844	2-515	2-222	1-943	1-678
51	4-123	3-973	3-816	3-654	3-439	3-171	2-879	2-550	2-240	1-953	1-688
52	4-186	4-039	3-873	3-710	3-494	3-218	2-918	2-582	2-255	1-962	1-689
53	4-253	4-104	3-936	3-761	3-550	3-264	2-955	2-616	2-267	1-972	1-690
54	4-321	4-172	3-999	3-816	3-606	3-310	2-990	2-649	2-276	1-972	1-685
55	4-387	4-239	4-070	3-871	3-663	3-362	3-021	2-679	2-283	1-971	1-681
56	4-451	4-313	4-135	3-928	3-717	3-414	3-056	2-693	2-297	1-959	1-660
57	4-503	4-375	4-204	3-984	3-760	3-462	3-086	2-714	2-310	1-946	1-637
58	4-568	4-441	4-269	4-039	3-801	3-509	3-116	2-726	2-318	1-919	1-611
59	4-607	4-500	4-331	4-094	3-841	3-554	3-142	2-730	2-322	1-881	1-566

THE NEW TABLES

(see footnote to s. 39).

ss. 39.
and 40.

TABLE A.

THE YEARLY PENSION TO WIDOW, PAYABLE BY MONTHLY INSTALMENTS,
SECURED BY A SINGLE PAYMENT OF 1.

Interest 6 per cent. per annum.

Age of husband last Birthday.	Age of wife last birthday.											Age of husband last Birthday.
	15	20	25	30	35	40	45	50	55	60	65	
18	·463	·488	·518	·556	...	...	...	...	...	...	...	18
9	·448	·474	·503	·541	...	...	...	...	...	...	...	9
20	·435	·459	·488	·524	·571	...	...	...	...	...	...	20
1	·422	·444	·474	·508	·552	...	...	...	...	...	...	1
2	·410	·431	·459	·498	·535	...	...	...	...	...	...	2
3	·398	·418	·444	·478	·518	...	...	...	...	...	...	3
4	·386	·405	·431	·463	·503	...	...	...	...	...	...	4
25	·375	·392	·417	·448	·488	·541	...	...	...	...	...	25
6	·364	·380	·403	·435	·472	·524	...	...	...	...	...	6
7	·352	·369	·391	·420	·457	·508	...	...	...	...	...	7
8	·341	·357	·379	·407	·442	·490	...	...	...	...	...	8
9	·331	·346	·366	·392	·427	·474	...	...	...	...	...	9
30	·321	·334	·355	·379	·413	·457	·515	...	...	...	...	30
1	·311	·324	·344	·366	·398	·441	·498	...	...	...	...	1
2	·301	·313	·332	·355	·385	·426	·481	...	...	...	...	2
3	·292	·304	·322	·342	·372	·412	·465	...	...	...	...	3
4	·282	·294	·311	·331	·360	·398	·450	...	...	...	...	4
35	·274	·285	·300	·321	·347	·385	·435	·500	...	...	...	35
6	·265	·276	·291	·310	·336	·372	·420	·481	...	...	...	6
7	·256	·267	·281	·299	·324	·358	·405	·463	...	...	...	7
8	·248	·258	·271	·289	·312	·345	·389	·446	...	...	...	8
9	·240	·250	·262	·279	·300	·331	·373	·431	...	...	...	9
40	·233	·242	·253	·268	·289	·317	·358	·415	·493	...	...	40
1	·225	·233	·244	·258	·279	·305	·344	·398	·474	...	...	1
2	·217	·225	·236	·249	·268	·293	·330	·382	·455	...	...	2
3	·210	·217	·228	·240	·258	·282	·316	·366	·437	...	...	3
4	·203	·210	·220	·231	·248	·271	·304	·351	·418	...	...	4
45	·196	·203	·212	·223	·239	·260	·292	·336	·400	·493	...	45
6	·189	·196	·204	·216	·230	·251	·280	·322	·383	·472	...	6
7	·183	·189	·198	·208	·222	·241	·269	·308	·368	·452	...	7
8	·177	·183	·191	·201	·214	·232	·258	·295	·352	·435	...	8
9	·171	·177	·185	·194	·206	·223	·248	·283	·338	·417	...	9
50	·166	·172	·179	·187	·199	·215	·239	·272	·324	·400	·515	50
1	·161	·166	·173	·181	·192	·207	·229	·262	·311	·385	·495	1
2	·156	·161	·167	·175	·186	·200	·221	·251	·298	·369	·476	2
3	·151	·156	·162	·169	·180	·193	·213	·242	·286	·355	·459	3
4	·146	·151	·157	·164	·174	·187	·205	·233	·275	·340	·442	4
55	·142	·147	·152	·159	·168	·181	·198	·225	·265	·327	·427	55
6	·138	·142	·148	·155	·163	·175	·192	·217	·254	·314	·412	6
7	·134	·138	·143	·150	·158	·170	·186	·210	·245	·303	·397	7
8	·130	·134	·139	·146	·154	·165	·180	·203	·236	·292	·382	8
9	·126	·130	·135	·141	·149	·160	·174	·196	·228	·281	·368	9

TABLE B.

THE YEARLY PENSION TO WIDOW, PAYABLE BY MONTHLY INSTALMENTS, SECURED BY A YEARLY CONTRIBUTION OF 1, PAYABLE BY MONTHLY INSTALMENTS, TERMINATING ON OR AFTER THE ATTAINMENT OF AGE 60 AND BEFORE THE ATTAINMENT OF AGE 61, IN ACCORDANCE WITH THE PROVISIONS OF SECTION 24.

Interest 6 per cent. per annum.

Age of husband last Birthday.	Age of wife last birthday.											Age of husband last Birthday.
	15	20	25	30	35	40	45	50	55	60	65	
18	6-50	6-85	7-27	7-80	...	...	...	...	...	...	...	18
9	6-24	6-60	7-01	7-54	...	...	...	...	...	...	...	9
20	6-01	6-34	6-74	7-24	7-89	...	...	...	...	...	...	20
1	5-79	6-09	6-50	6-96	7-57	...	...	...	...	...	...	1
2	5-58	5-86	6-24	6-70	7-28	...	...	...	...	...	...	2
3	5-37	5-63	5-99	6-44	6-98	...	...	...	...	...	...	3
4	5-16	5-41	5-76	6-19	6-72	...	...	...	...	...	...	4
25	4-96	5-19	5-52	5-93	6-46	7-16	...	...	...	...	...	25
6	4-77	4-98	5-28	5-70	6-18	6-86	...	...	...	...	...	6
7	4-56	4-78	5-07	5-44	5-92	6-58	...	...	...	...	...	7
8	4-37	4-57	4-85	5-21	5-66	6-28	...	...	...	...	...	8
9	4-19	4-38	4-63	4-96	5-41	6-00	...	...	...	...	...	9
30	4-01	4-18	4-44	4-74	5-16	5-71	6-44	...	...	...	...	30
1	3-83	3-99	4-24	4-51	4-91	5-44	6-14	...	...	...	...	1
2	3-66	3-81	4-04	4-32	4-68	5-18	5-85	...	...	...	...	2
3	3-50	3-64	3-86	4-10	4-46	4-94	5-57	...	...	...	...	3
4	3-32	3-46	3-66	3-90	4-24	4-69	5-30	...	...	...	...	4
35	3-17	3-30	3-47	3-72	4-02	4-46	5-04	5-79	...	...	...	35
6	3-01	3-14	3-31	3-52	3-82	4-23	4-78	5-47	...	...	...	6
7	2-85	2-98	3-13	3-33	3-61	3-99	4-52	5-16	...	...	...	7
8	2-71	2-81	2-96	3-15	3-40	3-76	4-24	4-87	...	...	...	8
9	2-56	2-66	2-79	2-97	3-20	3-53	3-98	4-59	...	...	...	9
40	2-42	2-52	2-63	2-79	3-01	3-30	3-72	4-32	5-13	...	...	40
1	2-28	2-36	2-47	2-61	2-82	3-09	3-48	4-03	4-80	...	...	1
2	2-13	2-21	2-32	2-45	2-63	2-88	3-24	3-75	4-47	...	...	2
3	2-00	2-06	2-17	2-28	2-45	2-68	3-01	3-48	4-16	...	...	3
4	1-87	1-93	2-02	2-12	2-28	2-49	2-79	3-23	3-84	...	...	4
45	1-73	1-79	1-87	1-97	2-11	2-30	2-58	2-97	3-54	4-36	...	45
6	1-60	1-66	1-73	1-83	1-95	2-13	2-37	2-73	3-25	4-00	...	6
7	1-48	1-53	1-60	1-68	1-80	1-95	2-18	2-49	2-98	3-66	...	7
8	1-36	1-41	1-47	1-55	1-65	1-78	1-98	2-27	2-71	3-35	...	8
9	1-24	1-29	1-34	1-41	1-50	1-62	1-80	2-05	2-45	3-03	...	9
50	1-13	1-17	1-22	1-27	1-35	1-46	1-63	1-85	2-20	2-72	3-50	50
1	1-02	1-05	1-09	1-14	1-21	1-31	1-45	1-66	1-97	2-43	3-13	1
2	.90	.93	.97	1-02	1-08	1-16	1-28	1-46	1-73	2-14	2-76	2
3	.79	.82	.85	.89	.94	1-01	1-12	1-27	1-50	1-86	2-41	3
4	.68	.71	.73	.77	.81	.87	.96	1-09	1-28	1-59	2-06	4
55	.57	.59	.61	.64	.68	.73	.80	.91	1-07	1-32	1-73	55
6	.46	.48	.50	.52	.55	.59	.65	.73	.85	1-06	1-38	6
7	.35	.36	.37	.39	.41	.45	.49	.55	.64	.79	1-04	7
8	.24	.24	.25	.27	.28	.30	.33	.37	.43	.53	.70	8
9	.12	.12	.13	.13	.14	.15	.17	.19	.22	.27	.35	9

TABLE C.

THE SINGLE PAYMENT WHICH WILL SECURE A PENSION OF 1 TO WIDOW,
PAYABLE BY MONTHLY INSTALMENTS.

Interest 6 per cent. per annum.

Age of husband last birthday.	Age of wife last birthday.										Age of husband last birthday.	
	15	20	25	30	35	40	45	50	55	60		65
18	2-16	2-05	1-93	1-80	...	...	...	...	...	...	...	18
9	2-23	2-11	1-99	1-85	...	...	...	...	...	...	...	9
20	2-30	2-18	2-05	1-91	1-75	...	...	...	...	...	...	20
1	2-37	2-25	2-11	1-97	1-81	...	...	...	...	...	...	1
2	2-44	2-32	2-18	2-03	1-87	...	...	...	...	...	...	2
3	2-51	2-39	2-25	2-09	1-93	...	...	...	...	...	...	3
4	2-59	2-47	2-32	2-16	1-99	...	...	...	...	...	...	4
25	2-67	2-55	2-40	2-23	2-05	1-85	...	...	...	...	...	25
6	2-75	2-63	2-48	2-30	2-12	1-91	...	...	...	...	...	6
7	2-84	2-71	2-56	2-38	2-19	1-97	...	...	...	...	...	7
8	2-93	2-80	2-64	2-46	2-26	2-04	...	...	...	...	...	8
9	3-02	2-89	2-73	2-55	2-34	2-11	...	...	...	...	...	9
30	3-12	2-99	2-82	2-64	2-42	2-19	1-94	...	...	...	...	30
1	3-22	3-09	2-91	2-73	2-51	2-27	2-01	...	...	...	...	1
2	3-32	3-19	3-01	2-82	2-60	2-35	2-08	...	...	...	...	2
3	3-43	3-29	3-11	2-92	2-69	2-43	2-15	...	...	...	...	3
4	3-54	3-40	3-22	3-02	2-78	2-51	2-22	...	...	...	...	4
35	3-65	3-51	3-33	3-12	2-88	2-60	2-30	2-00	...	...	...	35
6	3-77	3-62	3-44	3-23	2-98	2-69	2-38	2-08	...	...	...	6
7	3-90	3-74	3-56	3-34	3-09	2-79	2-47	2-16	...	...	...	7
8	4-03	3-87	3-69	3-46	3-21	2-90	2-57	2-24	...	...	...	8
9	4-16	4-00	3-82	3-59	3-33	3-02	2-68	2-32	...	...	...	9
40	4-30	4-14	3-96	3-73	3-46	3-15	2-79	2-41	2-03	...	...	40
1	4-45	4-29	4-10	3-87	3-59	3-28	2-91	2-51	2-11	...	...	1
2	4-61	4-44	4-24	4-01	3-73	3-41	3-03	2-62	2-20	...	...	2
3	4-77	4-60	4-39	4-16	3-88	3-55	3-16	2-73	2-29	...	...	3
4	4-93	4-76	4-55	4-32	4-03	3-69	3-29	2-85	2-39	...	...	4
45	5-10	4-93	4-72	4-48	4-19	3-84	3-43	2-98	2-50	2-03	...	45
6	5-28	5-10	4-89	4-64	4-35	3-99	3-57	3-11	2-61	2-12	...	6
7	5-46	5-28	5-06	4-81	4-51	4-15	3-72	3-25	2-72	2-21	...	7
8	5-65	5-46	5-24	4-98	4-68	4-31	3-87	3-39	2-84	2-30	...	8
9	5-84	5-64	5-42	5-16	4-85	4-48	4-03	3-53	2-96	2-40	...	9
50	6-03	5-83	5-60	5-34	5-03	4-65	4-19	3-67	3-09	2-50	1-94	50
1	6-23	6-02	5-79	5-52	5-21	4-82	4-36	3-82	3-22	2-60	2-02	1
2	6-43	6-22	5-98	5-71	5-39	4-99	4-53	3-98	3-36	2-71	2-10	2
3	6-63	6-42	6-17	5-90	5-57	5-17	4-70	4-14	3-50	2-82	2-18	3
4	6-84	6-62	6-37	6-09	5-75	5-35	4-87	4-30	3-64	2-94	2-26	4
55	7-05	6-82	6-57	6-28	5-94	5-53	5-04	4-45	3-78	3-06	2-34	55
6	7-26	7-03	6-77	6-47	6-13	5-71	5-21	4-60	3-93	3-18	2-43	6
7	7-47	7-24	6-97	6-67	6-32	5-89	5-38	4-76	4-08	3-30	2-52	7
8	7-69	7-45	7-18	6-87	6-51	6-07	5-56	4-93	4-23	3-43	2-62	8
9	7-91	7-67	7-39	7-07	6-70	6-25	5-74	5-10	4-38	3-56	2-72	9

ss. 41,
and 42.

THE NEW BENEFIT TABLES

(see footnote to s. 39).

TABLE A.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, SECURED BY A SINGLE PAYMENT OF 1.

Age of husband last birthday.	Age of wife last birthday.										Age of husband last birthday.	
	15	20	25	30	35	40	45	50	55	60		65
18	.700	.748	.809	.882	...	...	...	...	...	...	...	18
9	.676	.722	.781	.852	...	...	...	...	...	...	...	9
20	.652	.696	.753	.822	.908	...	...	...	...	...	...	20
1	.629	.671	.726	.793	.876	...	...	...	...	...	...	1
2	.606	.646	.699	.764	.845	...	...	...	...	...	...	2
3	.584	.622	.673	.736	.814	...	...	...	...	...	...	3
4	.563	.599	.648	.708	.784	...	...	...	...	...	...	4
25	.542	.577	.623	.681	.755	.849	...	...	...	...	...	25
6	.522	.555	.599	.655	.726	.818	...	...	...	...	...	6
7	.503	.534	.576	.629	.698	.787	...	...	...	...	...	7
8	.484	.514	.554	.604	.671	.757	...	...	...	...	...	8
9	.466	.495	.532	.580	.645	.728	...	...	...	...	...	9
30	.449	.476	.511	.557	.619	.699	.803	...	...	...	...	30
1	.432	.458	.491	.534	.594	.671	.771	...	...	...	...	1
2	.416	.440	.471	.512	.569	.643	.740	...	...	...	...	2
3	.400	.423	.452	.491	.545	.616	.710	...	...	...	...	3
4	.385	.406	.434	.471	.522	.590	.680	...	...	...	...	4
35	.371	.390	.416	.451	.499	.564	.651	.768	...	...	...	35
6	.357	.375	.399	.432	.477	.539	.623	.736	...	...	...	6
7	.343	.360	.383	.414	.456	.515	.595	.704	...	...	...	7
8	.330	.346	.367	.396	.436	.492	.568	.673	...	...	...	8
9	.317	.332	.352	.379	.417	.470	.542	.643	...	...	...	9
40	.305	.319	.338	.363	.399	.448	.517	.614	.747	...	...	40
1	.293	.306	.324	.347	.381	.427	.493	.585	.712	...	...	1
2	.281	.294	.311	.332	.364	.407	.470	.557	.679	...	...	2
3	.270	.282	.298	.318	.348	.388	.447	.530	.647	...	...	3
4	.259	.271	.286	.305	.332	.370	.425	.504	.616	...	...	4
45	.249	.260	.274	.292	.317	.353	.404	.478	.586	.741	...	45
6	.239	.250	.263	.280	.303	.336	.383	.453	.557	.704	...	6
7	.230	.240	.252	.268	.289	.320	.364	.430	.529	.669	...	7
8	.221	.230	.242	.257	.276	.305	.346	.408	.501	.635	...	8
9	.212	.221	.232	.246	.264	.291	.329	.387	.474	.602	...	9
50	.204	.212	.222	.235	.252	.277	.313	.367	.448	.571	.758	50
1	.196	.204	.213	.225	.241	.264	.298	.348	.423	.541	.720	1
2	.188	.196	.204	.216	.231	.252	.284	.330	.400	.513	.684	2
3	.181	.188	.196	.207	.221	.241	.271	.313	.379	.486	.650	3
4	.174	.181	.188	.199	.212	.231	.258	.298	.360	.460	.618	4
55	.167	.174	.181	.191	.204	.221	.246	.284	.342	.436	.587	55
6	.161	.167	.174	.184	.196	.212	.235	.271	.325	.414	.558	6
7	.155	.161	.168	.177	.189	.204	.225	.259	.309	.393	.530	7
8	.150	.155	.162	.170	.182	.196	.216	.247	.294	.373	.504	8
9	.145	.149	.156	.164	.175	.188	.207	.236	.280	.355	.480	9

TABLE B.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, SECURED BY A YEARLY CONTRIBUTION OF 1, PAYABLE BY MONTHLY INSTALMENTS, TERMINATING ON OR AFTER THE ATTAINMENT OF AGE 60 AND BEFORE THE ATTAINMENT OF AGE 61.

Age of husband last birthday.	Age of wife last birthday.											Age of husband last birthday.
	15	20	25	30	35	40	45	50	55	60	65	
18	10-27	10-98	11-87	12-95	...	...	...	...	...	...	...	18
9	9-86	10-53	11-39	12-42	...	...	...	...	...	...	...	9
20	9-44	10-08	10-90	11-90	13-15	...	...	...	...	...	...	20
1	9-04	9-64	10-43	11-40	12-59	...	...	...	...	...	...	1
2	8-64	9-21	9-97	10-89	12-05	...	...	...	...	...	...	2
3	8-26	8-80	9-52	10-41	11-51	...	...	...	...	...	...	3
4	7-89	8-40	9-09	9-93	10-99	...	...	...	...	...	...	4
25	7-53	8-02	8-65	9-46	10-49	11-79	...	...	...	...	...	25
6	7-18	7-64	8-24	9-01	9-99	11-25	...	...	...	...	...	6
7	6-85	7-27	7-84	8-56	9-50	10-72	...	...	...	...	...	7
8	6-52	6-92	7-46	8-13	9-04	10-20	...	...	...	...	...	8
9	6-20	6-59	7-08	7-72	8-59	9-69	...	...	...	...	...	9
30	5-90	6-26	6-72	7-32	8-14	9-19	10-56	...	...	...	...	30
1	5-60	5-94	6-37	6-93	7-71	8-71	10-00	...	...	...	...	1
2	5-32	5-63	6-03	6-55	7-28	8-23	9-47	...	...	...	...	2
3	5-04	5-33	5-70	6-19	6-87	7-76	8-95	...	...	...	...	3
4	4-77	5-03	5-38	5-84	6-47	7-32	8-43	...	...	...	...	4
35	4-52	4-75	5-07	5-50	6-08	6-87	7-93	9-36	...	...	...	35
6	4-27	4-49	4-77	5-17	5-71	6-45	7-45	8-81	...	...	...	6
7	4-02	4-22	4-49	4-86	5-35	6-04	6-98	8-26	...	...	...	7
8	3-79	3-97	4-21	4-55	5-01	5-65	6-52	7-73	...	...	...	8
9	3-56	3-72	3-95	4-25	4-68	5-27	6-08	7-21	...	...	...	9
40	3-34	3-49	3-70	3-97	4-37	4-90	5-66	6-72	8-17	...	...	40
1	3-12	3-26	3-45	3-69	4-06	4-55	5-25	6-23	7-58	...	...	1
2	2-90	3-04	3-21	3-43	3-76	4-21	4-86	5-76	7-02	...	...	2
3	2-70	2-82	2-98	3-18	3-48	3-88	4-47	5-31	6-48	...	...	3
4	2-50	2-62	2-76	2-95	3-21	3-57	4-11	4-87	5-95	...	...	4
45	2-31	2-42	2-55	2-71	2-95	3-28	3-76	4-44	5-45	6-89	...	45
6	2-13	2-23	2-34	2-49	2-70	2-99	3-41	4-03	4-96	6-27	...	6
7	1-95	2-04	2-14	2-28	2-46	2-72	3-09	3-65	4-49	5-68	...	7
8	1-78	1-85	1-95	2-07	2-22	2-46	2-79	3-29	4-04	5-12	...	8
9	1-61	1-68	1-76	1-87	2-01	2-21	2-50	2-94	3-60	4-57	...	9
50	1-45	1-51	1-58	1-67	1-79	1-97	2-22	2-61	3-18	4-06	5-39	50
1	1-29	1-34	1-40	1-48	1-59	1-74	1-96	2-29	2-79	3-56	4-74	1
2	1-13	1-18	1-23	1-30	1-39	1-52	1-71	1-99	2-41	3-10	4-13	2
3	.99	1-02	1-07	1-13	1-20	1-31	1-48	1-70	2-06	2-65	3-54	3
4	.84	.87	.91	.96	1-02	1-11	1-24	1-44	1-74	2-22	2-98	4
55	.69	.72	.75	.79	.85	.92	1-02	1-18	1-42	1-81	2-44	55
6	.55	.57	.60	.63	.67	.73	.81	.93	1-12	1-42	1-92	6
7	.41	.43	.45	.47	.51	.55	.60	.69	.83	1-05	1-42	7
8	.28	.29	.30	.31	.34	.36	.40	.46	.54	.65	.93	8
9	.14	.14	.15	.16	.17	.18	.20	.23	.27	.34	.46	9

TABLE C.

THE SINGLE PAYMENT WHICH WILL SECURE A PENSION OF 1, PAYABLE BY MONTHLY INSTALMENTS.

Age of husband last birthday.	Age of wife last birthday.										Age of husband last birthday.	
	15	20	25	30	35	40	45	50	55	60		65
18	1.43	1.34	1.24	1.13	...	...	...	...	...	...	...	18
9	1.48	1.39	1.28	1.17	...	...	...	...	...	...	...	9
20	1.53	1.44	1.33	1.22	1.10	...	...	...	...	...	...	20
1	1.59	1.49	1.38	1.26	1.14	...	...	...	...	...	...	1
2	1.65	1.55	1.43	1.31	1.18	...	...	...	...	...	...	2
3	1.71	1.61	1.49	1.36	1.23	...	...	...	...	...	...	3
4	1.78	1.67	1.54	1.41	1.28	...	...	...	...	...	...	4
25	1.85	1.73	1.61	1.47	1.32	1.18	...	...	...	...	...	25
6	1.92	1.80	1.67	1.53	1.38	1.22	...	...	...	...	...	6
7	1.99	1.87	1.74	1.59	1.43	1.27	...	...	...	...	...	7
8	2.07	1.95	1.81	1.66	1.49	1.32	...	...	...	...	...	8
9	2.15	2.02	1.88	1.72	1.55	1.37	...	...	...	...	...	9
30	2.23	2.10	1.96	1.80	1.62	1.43	1.25	...	...	...	...	30
1	2.31	2.18	2.04	1.87	1.68	1.49	1.30	...	...	...	...	1
2	2.40	2.27	2.12	1.95	1.76	1.56	1.35	...	...	...	...	2
3	2.50	2.36	2.21	2.04	1.83	1.62	1.41	...	...	...	...	3
4	2.60	2.46	2.30	2.12	1.92	1.69	1.47	...	...	...	...	4
35	2.70	2.56	2.40	2.22	2.00	1.77	1.54	1.30	...	...	...	35
6	2.80	2.67	2.51	2.31	2.10	1.86	1.61	1.36	...	...	...	6
7	2.92	2.78	2.61	2.42	2.19	1.94	1.68	1.42	...	...	...	7
8	3.03	2.89	2.72	2.53	2.29	2.03	1.76	1.49	...	...	...	8
9	3.15	3.01	2.84	2.64	2.40	2.13	1.85	1.56	...	...	...	9
40	3.28	3.13	2.96	2.75	2.51	2.23	1.93	1.63	1.34	...	...	40
1	3.41	3.27	3.09	2.88	2.62	2.34	2.03	1.71	1.40	...	...	1
2	3.56	3.40	3.22	3.01	2.75	2.46	2.13	1.80	1.47	...	...	2
3	3.70	3.55	3.36	3.14	2.87	2.58	2.24	1.89	1.55	...	...	3
4	3.86	3.69	3.50	3.28	3.01	2.70	2.35	1.98	1.62	...	...	4
45	4.02	3.85	3.65	3.42	3.15	2.83	2.48	2.09	1.71	1.35	...	45
6	4.18	4.00	3.80	3.57	3.30	2.98	2.61	2.21	1.80	1.42	...	6
7	4.35	4.17	3.97	3.73	3.46	3.12	2.75	2.33	1.89	1.49	...	7
8	4.52	4.35	4.13	3.89	3.62	3.28	2.89	2.45	2.00	1.57	...	8
9	4.72	4.52	4.31	4.07	3.79	3.44	3.04	2.58	2.11	1.66	...	9
50	4.90	4.72	4.50	4.26	3.97	3.61	3.19	2.72	2.23	1.75	1.32	50
1	5.10	4.90	4.69	4.44	4.15	3.79	3.36	2.87	2.36	1.85	1.39	1
2	5.32	5.10	4.90	4.63	4.33	3.97	3.52	3.03	2.50	1.95	1.46	2
3	5.52	5.32	5.10	4.83	4.52	4.15	3.69	3.19	2.64	2.06	1.54	3
4	5.75	5.52	5.32	5.03	4.72	4.33	3.88	3.36	2.78	2.17	1.62	4
55	5.99	5.75	5.52	5.24	4.90	4.52	4.07	3.52	2.92	2.29	1.70	55
6	6.21	5.99	5.75	5.43	5.10	4.72	4.26	3.69	3.08	2.42	1.79	6
7	6.45	6.21	5.95	5.65	5.29	4.90	4.44	3.86	3.24	2.54	1.89	7
8	6.67	6.45	6.17	5.88	5.49	5.10	4.63	4.05	3.40	2.68	1.98	8
9	6.90	6.71	6.41	6.10	5.71	5.32	4.83	4.24	3.57	2.82	2.08	9

PART II.

INSTRUCTIONS FOR THE USE OF THE TABLES.

A.—CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE A BACHELOR.

I.—First Wife's Prospective Pension.

The registered pension to be recorded on marriage is found by adding together the two amounts calculated in accordance with Rule 1 (a) and (b), respectively.

(a) Pension in consideration of the contributions paid during bachelorhood :

Rule 1. (a). Accumulate the contributions at 8 per cent. per annum compound interest with yearly rests at each 31st December, and multiply the results by the quantity found from table A for the respective ages last 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 :

Multiply the amount of the current annual contribution by the quantity found from table B for the respective ages of the husband and wife at the date of marriage. The product gives the registered pension on account of the annual contributions current at the date of marriage.

EXAMPLE.

Officer born on ... 31st July, 1893 ;
 officer commenced to contribute on ... 1st January, 1922 ;
 officer married on ... 30th June, 1925 ;
 wife born on ... 12th August, 1899 ;
 officer's age last birthday at date of marriage 31 ;
 wife's age last birthday at date of marriage ... 25 ;
 annual contributions—1st January, 1922, to 31st December, 1923—£18 ;
 annual contributions—1st January, 1924, to date of marriage—£24 ;

£ s. d.

accumulation of contributions paid during bachelorhood :—

contributions from 1st January, 1922, to 31st December, 1922 ...	18	0	0
contributions during 1923 ...	18	0	0
one year's interest at 8 per cent. on £18 ...	1	8	9
	<hr/>		
	37	8	9
contributions during 1924 ...	24	0	0
one year's interest at 8 per cent. on £37 8s. 9d. ...	2	19	11
	<hr/>		
	64	8	8
contribution from 1st January, 1925, to 30th June, 1925 ...	12	0	0
half-year's interest at 8 per cent. on £64 8s. 8d. ...	2	11	6
	<hr/>		
Total accumulation ...	£79	0	2

Quantity found from table A :—

husband 31 }
 wife 25 } .397

£79 0s. 2d. \times .397 = £31 7s. 4d. = registered pension for contributions paid during bachelorhood.

Annual contribution current at date of marriage, £24 ;

quantity found from table B :—

husband 31	}	3·638
wife 25		

$24 \times 3·638 = £87$ 6s. 3d. = registered pension for annual contribution current at marriage.

Total registered pension recorded on the bachelor contributor marrying:—

	£	s.	d.
by rule 1 (a)	31	7	4
by rule 1 (b)	87	6	3
Total	£118	13	7

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

Multiply the amount of the increment to, or the decrement from, the current annual contribution by the quantity found from table B for the respective ages last birthday of husband and wife at the date of the variation of contribution. The product gives the amount to be added to the registered pension consequent on the increment to, or deducted from it consequent on the decrement from the annual contribution.

Cessation of contribution from any cause before the completion of its full period must be treated as a decrement from it equal to its total amount.

EXAMPLE.

Assume particulars as in example already given, and continue as follows :—

annual contribution increased on 31st May, 1930, from £24 to £30, and on 30th April, 1935, from £30 to £35. Annual contribution ceased on 31st March, 1950.

1930, May 31st—Increment to current annual contribution, £6 ;

quantity found from table B :—

husband 36	}	3·125
wife 30		

£6 \times 3·125 = £18 15s. 0d. = amount to be added to registered pension.

	£	s.	d.
Registered pension at marriage (see previous example)	... 118	13	7
Add	... ..	18	15 0
Registered pension as at 31st May, 1930	... ..	£137	8 7

1935, April 30th—Increment to annual contribution £5 ;

quantity found from table B :—

husband 41	}	2·706
wife 35		

£5 \times 2·706 = £13 10s. 7d. = amount to be added to registered pension.

	£	s.	d.
registered pension at 31st May, 1930 (as above) ...	137	8	7
add	13	10	7
registered pension as at 30th April, 1935	£150	19	2

1950, March 31st.—Cessation of contribution = decrement of £35 ;
quantity found from table B :—

husband 56 }
wife 50 } 1.162

£35 × 1.162 = £40 13s. 5d. = amount to be deducted from registered pension :

	£	s.	d.
registered pension at 30th April, 1935 (as above) ...	150	19	2
deduct	40	13	5
registered pension as at 31st March, 1940	£110	5	9

II.—Second and Subsequent Wife's Prospective Pension.

RULE 2.

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

Assume that the contributor to be married to a wife of the age last birthday that his last preceding wife would have reached had she survived to the date of the variation of contribution, and proceed in accordance with rule 1 (c).

EXAMPLE.

If the particulars be as in the last preceding example, except that the wife born on 12th August, 1899, died on 30th November, 1927, it would be assumed that the contributor was, at the date of each of the three variations of contributions, married to a wife, still surviving, born on 12th August, 1899. The calculations would thus be identical with those in the last preceding example.

(b) Variations of pension consequent on re-marriage of contributor :

- (i) If the second or subsequent wife was, at the date of the re-marriage, of the same age last birthday as the last preceding wife would have reached had she survived to that date, there is no change in the pension.
- (ii) If the second or subsequent wife is, at the date of re-marriage, of a less or greater age last birthday than the last preceding wife would have reached had she survived to that date, multiply the amount of the registered pension by the quantity found from table C for the age last birthday of the husband at the date of re-marriage and the age last birthday which the last preceding wife would have attained had she been still surviving ; and multiply the product by the quantity found from table A for the ages last birthday of the husband and second or subsequent wife at the date of re-marriage.

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

EXAMPLE.

Assume preliminary particulars as in previous examples and proceed thus :

first wife died on	30th November, 1927 ;
contributor re-married on	31st January, 1932 ;
contributor's age last birthday at date of re-marriage	38 ;
second wife born on	30th June, 1901 ;
second wife's age last birthday at date of the re-marriage	30 ;
age last birthday which first wife would have attained had she survived till date of the re-marriage	32.

1932, 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 reached had she survived, the pension of £137 8s. 7d. registered as at 31st May, 1930 (see example for rule 1 (c)) has to be re-calculated :

quantity found from table C.—

husband 38	} 2.797 (for calculation see F. of this part) ;
wife 32	

quantity found from table A.—

husband 38	} .350
wife 30	

£137 8s. 7d. \times 2.797 \times .350 = £134 10s. 9d. = registered pension at 31st January, 1932 (date of re-marriage).

(c) Variations of pension consequent on increments to and decrements from current annual contribution during second marriage of contributor :

Proceed as in rule 1 (c).

B.—CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE MARRIED.

III.—First Wife's Prospective Pension.

In every case of a public officer who commenced to contribute while married, the wife at the date of commencement of contributions 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 be issue of the former wife of a pensionable age ; as to whom see C of this part, rule 5.

RULE 3.

(a) Pension in consideration of the annual contribution current at the date of commencement of the contribution :

Multiply the amount of the current annual contribution by the quantity found from table B for the respective ages of husband and wife at the date of commencement of contributions. The result is the registered pension required.

EXAMPLE.

Officer born on	31st July, 1893 ;
officer married on	30th June, 1920 ;
officer commenced to contribute on	1st January, 1924 ;
annual contribution current on 1st January, 1924	£18 ;
wife born on	12th August, 1899 ;
officer's age last birthday on 1st January, 1924	30 ;
wife's age last birthday on 1st January, 1924	24 ;

quantity found from table B :—

husband	30	}	3.755 (for calculation see F. of this part).
wife	24		

£18 × 3.755 = £67 11s. 10d. = registered pension required.

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

Proceed as in rule 1 (c).

IV.—Second and subsequent wife's prospective pension.

RULE 4.

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

Proceed as in rule 2 (a).

(b) Variations of pension consequent on the re-marriage of the contributor :

Proceed as in rule 2 (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 :

Proceed as in rule 1 (c).

C.—CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE A WIDOWER.

V.—Prospective pension to children by his first marriage.

So long as a contributor's children by his first marriage are eligible for pension, a pension must be registered in their behalf. If there are no such children, the widower should be treated as if he were a bachelor.

RULE 5.

For the purpose of calculating the registered pension of the children, assume that the deceased wife lived until the date of commencement of contribution and died immediately afterwards, and proceed in accordance with rule 3 (a) and (b).

VI.—Second and subsequent wife's prospective pension.

RULE 6.

For the purpose of calculating the registered pension of the wife assume that the deceased wife survived to the date of commencement of contribution and died immediately afterwards ; then proceed in accordance with the rules applicable to the case of officers who commenced to contribute while married.

D.—CONTRIBUTOR WITH TWO OR MORE BENEFICIARIES.

RULE 7.

Where there are children eligible for pension by two or more deceased wives, or where there is a wife, and there are also children eligible for pension by one or more previous marriages, the pension of each beneficiary as found by the above rules must be divided by the total number of beneficiaries then existing in order to find the registered pension of that beneficiary.

N.B.—In applying this rule each group of children of pensionable age born of one deceased mother must be reckoned as a single beneficiary.

E.—TREATMENT OF SURRENDER VALUES OF LIFE ASSURANCE POLICIES PAID OVER TO THE FUND IN TERMS OF SUBSECTION (1) OF SECTION 19 OF THIS ORDINANCE.

RULE 8.

(a) If the contributor is a bachelor or a widower without children of a pensionable age, the amount paid over to the fund should be accumulated as from date of payment and treated in accordance with rule 1 (a).

(b) If the contributor is married, or a widower with children of a pensionable age, the amount paid should be multiplied by the quantity found from table A for the respective ages last birthday of the husband and wife at the date of the payment. If the contributor is a widower, assume that the deceased wife survived until the said date and died immediately thereafter.

F.—CALCULATIONS FOR AGES NOT GIVEN IN THE TABLES.

The wife's age in the tables is given at quinquennial intervals only. Ages of husbands and wives younger than the youngest, or older than the oldest, given in the tables are to be dealt with as if identical with the youngest and oldest there given respectively.

For the intermediate ages of wives, interpolate by exact fifths.

EXAMPLES.

For table A, husband and wife aged respectively 35 and 27 last birthday. 35 and 25 = .359 ; 35 and 30 = .375. Difference .016. Add $\frac{2}{5}$ of this to .359. Result, .365.

For table B, husband and wife aged respectively 30 and 24 last birthday. 30 and 20 = 3.638 ; 30 and 25 = 3.785. Difference .147. Add $\frac{4}{5}$ of this to 3.638. Result, 3.755.

For table C, husband and wife aged respectively 38 and 32 last birthday. 38 and 30 = 2.862 ; 38 and 35 = 2.699. Difference .163. Deduct $\frac{2}{5}$ of this from 2.862. Result, 2.797.

(Note that the process for table C is subtractive, not additive.)

NOTE.—In these instructions the references to tables are to the original tables and not to either the new tables or the new benefit tables.