

period—the aggregate amount payable to them would have been £1,098 11s. 1d. The income to the fund upon the year would have been as follows :—

5-per-cent. deduction from pay	...	...	...	...	£4,235	0	0
50 per cent. from emoluments	...	...	...	...	650	0	0
Amount paid by Government as compassionate allowance to those officers	2,768	0	0
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Total income	£7,653	0	0
Deduct charge on fund	1,098	11	1
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Balance in favour of fund on the year	£6,554	8	11

Assuming the fund had been started on the 1st April, 1896, on the lines I have indicated there would have been on the 31st March last a balance in favour of the fund of £18,007 8s. 11d.

At present there are in the Force four Inspectors, two sergeants-major, fourteen sergeants, one detective, and twelve constables (total thirty-three) upwards of fifty-five years of age, and with not less than twenty-five years' service. Under the scheme I propose the whole of these officers would be entitled to retire at once if they so desired. It is, however, extremely unlikely that they would all do so, as in many cases the allowances they would receive would be much less than the maximum to which they would be entitled by remaining a few years longer. Assuming the whole were to retire the total annual charge on the fund in respect to these men would be £4,067 4s. 10d. The annual income to the fund from the deductions from pay and emoluments alone would be £4,885, thus leaving an annual balance in favour of the fund of £817 15s 2d., in addition to which there would be £8,556 7s. 6d. to receive from the Government as compassionate allowance in respect to the thirty-three officers.

I think the foregoing figures clearly demonstrate that a retiring fund could be established and maintained without any additional cost whatever to the public, and, as the men are practically unanimous in asking for such a fund, I submit it is an injustice to deny them what they are themselves prepared to pay for. Instead of the colony being a loser by this scheme, it would, in fact, eventually be a gainer, as, unless something of the kind is established, many of the men will, on attaining the age of sixty-five, come under the Old-age Pensions Act, and thus be a direct additional charge to the colony.

I have no doubt those who are opposed to retiring-allowances or pensions on principle will use as an argument against this proposal that it would be unfair to grant this to the police and withhold it from the Civil servants. I submit there is no comparison whatever between the two bodies. Civil servants, with very few exceptions indeed, perform their daily seven hours' work inside comfortable offices; they have to themselves half-day on Saturdays, the whole of each Sunday, and all holidays; they are not prevented from augmenting their incomes by private means, and run no risk of bodily injury. On the other hand, the policeman has to perform at least eight hours' duty in the streets in all weathers, night and day, Sunday, week-day, and holiday; he is always liable to injury to life and limb at the hands of drunken, violent, and insane persons, or criminals; he has to devote the whole of his time to the service, and his wife is not permitted to conduct any business.

Possibly actuarial figures will be obtained by opponents and used against this proposal. These actuarial figures are invariably compiled by those connected with life assurance offices, and in making their calculations all "establishment" expenses have to be taken into account. As these companies have to pay a host of directors, clerks, agents, &c., as well as dividends on huge capitals, and as this fund will be managed entirely free of cost, it will be seen that here again there is no comparison. Then, again, this fund will deal exclusively with police officers, who, owing to their occupation, are not noted for longevity, whereas the assurance offices deal with all classes of the community.

It is impossible in this report to go into the full details of the scheme, but I recommend the following be embodied in a Bill to be laid before Parliament, and to be called "The Police Provident Fund Enabling Bill" :—

1. The fund to be called the Police Provident Fund.
2. Every member of the Force beneath the rank of Commissioner to belong to the fund, and contribute towards the same in the manner before named.
3. Every officer with less than five years' service returned as medically unfit shall, on retirement, be repaid the amount deducted from his pay during the time he was in the service.
4. Every officer with not less than five years' service nor more than fifteen years' service returned medically unfit to receive a gratuity of one month's pay for each year's service completed, the maximum amount so received not to exceed twelve months' pay.
5. Every officer with not less than fifteen years' service returned medically unfit to receive an allowance for life of one-fiftieth of his pay for each year's service completed up to thirty-fiftieths of his pay, which shall be the maximum.
6. Any officer with not less than twenty-five years' service, and who is upwards of fifty-five years of age, shall be entitled to retire without medical certificate on giving three months' notice of his desire so to do, and shall receive the allowance for life to which his service entitles him.
7. The case of every officer who is returned medically unfit for further service owing to injuries received in the execution of his duty to be specially considered by those administering the Act, and he may be granted an allowance for life not to exceed three-fifths of his pay.
8. Should any officer die from injuries received in the execution of his duty, an allowance of not more than £18 per annum may be given to his widow (should he leave one), so long as she remains a widow, and a further compassionate allowance of not more than 5s. per week to each of his children until they attain the age of fourteen years.