

tributions made thereto by the State, and the interest thereon, will purchase on the basis of McClintock's table of mortality among annuitants, and an interest rate of three and a half per cent per annum; or, (2) at his option, he shall be entitled to receive an annuity of less amount, as may be determined by the retirement board for annuitants electing such option, with the provision that if the annuitant dies before receiving payments equal to the sum of his assessments hereunder and the contributions made thereto by the State, as hereinbefore provided, with interest, the difference between the total amount of said payments and the total amount of such assessments and contributions, with interest, shall be paid as an annuity to a surviving husband, or wife, as the case may be, or to his or her legal representatives as such member may elect, subject to such reasonable rules and regulations as the retirement board may prescribe.

SEC. 13. *And be it further enacted*, That any teacher already in the service of the State when this Act takes effect, who shall become a member of the retirement association when forty-five years of age or older, shall on retiring as hereinafter provided, be entitled to receive the allowance prescribed in the preceding section for members entering the service of the State as teachers after the passage of this Act, and such additional allowance from the State as may be determined by the retirement board, the same to be paid as provided in the preceding section; but his total annuity hereunder shall not exceed one-half his average annual salary throughout his entire period of active service in the State.

SEC. 14. *And be it further enacted*, That a member of the retirement association, who shall have been a teacher in the public schools or in educational institutions supported and controlled by the State, at least six years, and who shall become totally and permanently disabled to teach, as determined upon examination by physicians approved by the retirement board, shall receive an annuity based upon the accumulated sum of his contributions and the contributions of the State, with interest, calculated on the basis of McClintock's table of mortality among annuitants and three and a half per cent interest, with such additional annual allowance from the State as the retirement board, in the exercise of sound discretion, shall deem equitable, the same being limited by his earning capacity in other occupations, such additional allowance to be continued