

Conditions: Optional to join scheme or not. Nothing to prevent well-to-do people joining in the scheme and participating in the advantage of the Government subsidy. Pension alimentary, not assignable, and protected from all process for debt. No provision made for those over fifty years of age in the existing population.

Benefit: Virtually a Government grant of £4 a year to those who could prove that they themselves paid for the right to one of £9 a year.

SCHEME PROPOSED BY MR. CHARLES BOOTH FOR BRITAIN.

That the State provide a universal pension of 5s. a week, to all after the attainment of age sixty-five.

This gentleman saw so many flaws of a serious character in other schemes that he proposed to make the pension universal.

OLD-AGE PENSIONS IN DENMARK.

The law came into force on the 1st January, 1892, being framed for the express purpose of discriminating between the deserving and the undeserving poor. According to the previous law both classes had either to starve or don the parish dress and pass their days in a workhouse, away from human sympathies and the interests of life. For the benefit of the respectable poor a law with an appalling name was passed—the “Alderdomsunderstottelse” law. These are now in a class apart, and under quite a different *régime*. What they receive is not given as a charity, but as a *pension*, due for the work which they have done. The age when the pension takes effect is sixty, subject to the individual being unable to provide himself and those dependent on him with the necessities of life, and the claimant must have supported himself during the previous ten years.

This scheme, more than any other that I have examined, commends itself to my judgment as being suitable as a guide for this colony.

NEW ZEALAND SCHEME.

The Government Bill is intituled “An Act to provide for Old-age Pensions.” The preamble reads: “Whereas it is expedient that all persons who during the prime of life have helped to bear the public burdens of the colony by the payment of taxes, and to open up its resources by their labour and skill, should in old age be protected by the colony against the risk of want: Be it therefore enacted,” &c.

Scope: Every person attaining age sixty-five or upwards shall be entitled to a pension of 10s. a week for the rest of life if he is, and has been for twenty years, residing in that colony, continuously for the preceding three years, and not more than eighteen months absent in the ten years preceding application.

Funds are to be provided by the State from taxation to be derived from alternative sources—primary duties, increase of excise duties, land-taxes, death duties, and stamp duties, tax on mortgages, ticket-tax on entertainments, &c.

RUSSIA.

I have not the details of the scheme in existence there, but it is said that workmen employed in the Crown mines qualify for a pension after thirty-five years of service, irrespective of age attained, and for a shorter period of service on a graduated scale.

France and Italy are said to have been legislating in this direction recently, but I have been unable to ascertain the details.

New South Wales: A special committee has recently been appointed, and has completed the taking of evidence bearing on this question; but the inquiry was particularly directed to the practicability of establishing an outdoor system of relief for the deserving poor.

OLD AGE.

Before plunging into the pension question it would be well to consider the subject of old age. This has been left a very open question in the Friendly Societies Act, which defines it as “any age after fifty.” The wisdom of so comprehensive a definition is appreciated when the question is studied.

I do not think I can do better than to submit some of the points brought forward by Sir J. C. Browne in an address on “Old Age” delivered at the opening of the Yorkshire Medical Department a few years ago.

The increased vitality of the nation, as evidenced by comparative ratios of mortality, when investigated, is shown to be mainly amongst infants, children, and young persons. After age forty-five the decline was insignificant, and from sixty-five to seventy-five there had actually been an increase in the death rate. Premature old age is held to be accountable for this.

“Certain groups of diseases which must be mainly traced to the excessive wear-and-tear of modern life were the cause. While increasing mortality from degenerative diseases diminished the prospect of enjoying a ripe old age, the increasing prevalence of minor degenerative changes enhanced the probability that men and women would be plunged into a premature old age, and become decrepit, while still in what used to be considered the prime of life.

“Men and women were growing old before their time. Old age was encroaching on the strength of manhood, and the infirmities associated with it were stealthily taking possession of the system some years earlier than they were wont to do in former generations. Deaths due simply to old age were now reported between forty-five and fifty-five years of age, and in large numbers between fifty-five and sixty; and there had been a reduction in the age at which atrophy and debility killed those who had passed middle life. Senile insanity, due to atrophy of the brain, or exaggerated dotage, was far more common than it ever was, and, on the average, declared itself at an earlier age than formerly.”

The preceding quotations are a heavy indictment against the restless spirit of the age, and, while it is held to be quite beyond the power of medical science to promote a typical old age on a large