

1905.
NEW ZEALAND.

OLD-AGE PENSIONS DEPARTMENT

(SEVENTH ANNUAL REPORT OF THE), FOR THE YEAR ENDED 31st MARCH, 1905.

Presented to both Houses of the General Assembly pursuant to Section 62 of "The Old-age Pensions Act, 1898."

The REGISTRAR OF OLD-AGE PENSIONS to the Right Hon. the COLONIAL TREASURER.

SIR,—

Old-age Pensions Department, Wellington, 17th July, 1905.

I have the honour to submit herewith my report on the working of the Department for the financial year ended the 31st March, 1905.

PENSIONS IN FORCE.

As a direct result of the introduction in 1903 of the new system of investigation, whereby the position of all pensioners on the books, as well as of original claimants, is investigated by a set of inquiry forms before the Magistrate is asked to adjudicate, there was during the year ended the 31st March, 1904, a substantial decrease in the number of pensioners on the roll. For the year just ended a further reduction has to be recorded, the number of pensioners on the 31st March, 1905, standing at 11,770, being 156 less than at the close of the previous year, and 1,006 less than on the 31st March, 1902, when the number was at its highest since the inauguration of the scheme—namely, 12,776.

It might be supposed from this continued drop in the number of participants in the scheme that the natural decrease by death is each year exceeding the natural increase of incoming pensioners, but I desire to lay particular stress upon the fact that this is not so. The time when the outgo will equalise the new grants may arrive in the future, but it is not yet in sight. When it is stated that the number of new grants since the 31st March, 1902, has exceeded the number of deaths by no less than a total of 782, as shown hereunder, it will at once be recognised that the natural tendency is towards an increase rather than to a reduction in the number of pensions.

The figures are as follows:—

Year ended 31st March,				New Grants.	Deaths.	Natural increase.
1903	...	...	...	1,391	1,064	327
1904	...	...	...	1,063	928	135
1905	...	...	...	1,210	890	320
						782

It may be assumed, therefore, that had there been nothing to counteract this natural increase, the number of pensioners to-day would have been 782 more than it was in 1902—i.e., something exceeding 13,500—whereas the number actually on the books is 11,770. What really accounts for the marked decrease is the fact that during the past three years as many as 1,788 pensioners have been removed from the rolls for reasons other than by death, due to the close system of investigation already referred to. I cannot, however, guarantee any further appreciable decrease; in fact, I am of opinion that bed-rock has just about been reached, and I look upon an increased expenditure for the ensuing year as a certainty. As indicating what has to be expected in the matter of an increase in the number of pensioners in the near future, I submit herewith a set of figures taken from the last census returns of 1901. These returns show that on the 31st March, 1901, there were, exclusive of Maoris, 26,563 persons sixty-five years of age and upwards and

twenty-five years and over resident in the colony, of which number 11,307 were pensioners, the proportion being at the rate of 42 per cent. On the same date there were also

3,537	persons	64	years of age and	24	years in the colony.
3,602	"	63	"	23	"
3,831	"	62	"	22	"
3,532	"	61	"	21	"
5,978	"	60	"	20	"
4,180	"	59	"	19	"
4,676	"	58	"	18	"
4,567	"	57	"	17	"
5,277	"	56	"	16	"
5,030	"	55	"	15	"

Making allowance, then, for deaths obtained from figures for the past five years supplied by the Registrar-General, the estimated number of persons who have been eligible in each year since 1901 is approximately as follows, the number of European pensioners and the proportion to those eligible also being shown:—

On 31st March,		Population eligible by Age and Residence.	European Pensioners.	Percentage.
1901	...	26,563	11,307	42
1902	...	27,993	11,721	41
1903	...	29,384	11,589	39
1904	...	30,890	11,197	36
1905	...	32,013	11,138	35

These figures show that there has been a decrease in the proportion of pensioners to persons eligible from 42 per cent. in 1901 to 35 per cent. in 1905. Further estimates of the European population becoming eligible during the next five years, based upon last census returns and the Registrar-General's figures as to deaths above referred to, as well as upon the Department's own mortality experience, are as follows:—

On 31st March,		Population eligible by Age and Residence.
1906	...	35,332 (estimated).
1907	...	36,747
1908	...	38,524
1909	...	40,075
1910	...	42,178

It will thus be seen that the number of people becoming eligible by age and residence each year is increasing, and, even if there is no increase in the present percentage of pensioners—namely, 35 per cent. (I do not think that it will decrease)—the number of participants must necessarily increase correspondingly with the increased population becoming eligible each year.

One thing which must be borne in mind in connection with the present low percentage is the fact that for a number of years past the colony has enjoyed undoubted prosperity, and, while the period of good seasons is with us, it is to be expected that the number of claimants will be reduced to a minimum. But it is not in my power to estimate, in the event of a wave of depression unfortunately overtaking us, how many of the thousands not now on the roll who are eligible by age and residence, and who are earning their £52 a year and more, which sum renders them ineligible, would be compelled by force of circumstances caused by dearth of employment to claim what the law provides is their undoubted right—the pension. It is certain that the number of such would be considerably more than most people imagine, and I venture to say, safeguarded though we are by the searching inquiry that is insisted on in all claims, that the percentage which is now practically at a minimum would rapidly reach the maximum percentage recorded—namely, 42 per cent.

Regarding the system adopted by the Department in the investigation of all applications for the pension, which has now been in vogue two full years, it will no doubt give satisfaction to you, as it does to myself, to read the opinions of the Stipendiary Magistrates in the four chief centres of population on the working of the same.

The opinions referred to are herewith appended, and speak for themselves:—

SIR,—

Magistrate's Court, Wellington, 4th July, 1905.

I have much pleasure in replying to yours concerning old-age-pension claims. The new system of investigation introduced in 1903, whereby a claimant's statements are verified by means of inquiry-forms attached to the claim-form before being submitted to the Magistrate, has, in my experience, worked most satisfactorily. I find no difficulty in adjudicating upon the claims presented to me, and this, in my opinion, is due to the new system, which is thorough and practical, and which is to be feared by those only who are not straight in their applications.

Yours faithfully,

The Registrar, Old-age Pensions Department.

A. McARTHUR, S.M.

The Magistrate's Office, Auckland, 11th July, 1905.

Re *Old-age Pension Claims*.

Your letter of the 7th instant (No. 05/1568) duly received.

I find the inquiry-forms of the greatest assistance. They save the Magistrate a great deal of time, give detailed and accurate information, and cause a full inquiry to be made into matters that might occasionally be overlooked.

Registrar of Old-age Pensions, Department.

R. W. DYER, S.M.

Magistrate's Office, Christchurch, 11th July, 1905.

SIR,

Re Old-age Pension Claims.

I have the honour to acknowledge the receipt of your letter of the 7th instant, addressed to H. W. Bishop, Esq., S.M., asking for an opinion on the working of the system of investigation introduced in 1903.

As Mr. Bishop has been called away to Dunedin on a Royal Commission, he has requested me to reply.

The use of inquiry forms has greatly facilitated the work of the Magistrate when investigating a claim.

After their introduction, on the hearing of applications for renewal, they have been the means, in many instances, of showing that pensioners had in the past either undervalued or had not disclosed the possession of property. In one case which came before me at Kumara they indirectly brought to light the fact that a man who had been in receipt of a pension for some time was not even sixty years of age.

I do not think the life-insurance companies have given the inquiries proper attention, as in several cases where the applicant has possessed a life policy the replies have been to the effect that the policy could not be traced.

The action of your Department in making inquiries as to age of claimants, either in the Old Country or in the Commonwealth, in order to assist claimants in proving their age, has been greatly appreciated, as in some cases without such assistance it would have been almost impossible for the applicants to submit the necessary proof of age.

The results have fully justified the institution and use of the inquiry-forms.

I have, &c.,

The Registrar of Old-age Pensions, Wellington.

VICTOR GRACE DAY, S.M.

SIR,—

The Magistrate's Office, Dunedin, 4th July, 1905.

I have the honour to acknowledge the receipt of your letter requesting my opinion on the system at present adopted in the investigation of old-age-pension claims; and, in reply, have much pleasure in saying that I consider it eminently satisfactory. I agree with former Magisterial reports, that under the present system the inquiries are very exhaustive, and there is little chance of dishonesty being practiced without detection. With a competent Deputy Registrar, the work of a Magistrate is rendered as nearly as possible all that can be desired.

Yours faithfully,

H. Y. WIDDOWSON, S.M.

The Registrar, Old-age Pensions Department, Wellington.

Full details regarding the sex, age, and distribution throughout the colony of the pensioners on the rolls will be found in the Appendix of this report, the following items of interest being taken therefrom:—

The number of pensioners to-day is only 485 more than at the end of the first full year's working of the Act—i.e., on the 31st March, 1900.

There were last year 1,035 married couples drawing the pension.

Nine thousand two hundred out of the 11,770 pensioners on the rolls, or 78 per cent. of the whole, are in receipt of the full pension of £18.

The age which claims the highest number is 71, 1,418 European pensioners being at that age. There are seventy-one European pensioners of the age of 90 and over, while nine are 95 and over, and three are over 100.

The following particulars relate to the nine European pensioners who have reached the advanced age of 95 and over, and who were all seen alive on the 1st instant:—

No.	District.	Sex.	Address.	Born.	Conjugal Conditions.
153.	Invercargill	Female	Gladstone	1st February, 1810	Widow.
740.	Wellington*	Male	Te Aro	10th February, 1810	Widower.
208.	Hokitika	Female	Kanieri	14th February, 1810	Widow.
797.	Dunedin	"	Outrim	14th August, 1808	"
1866.	Auckland	Male	Onehunga	1809	Widower.
707.	Dunedin	Female	Caversham	24th June, 1807	Widow.
18.	Havelock	Male	Kenepuru	15th February, 1804	Unmarried.
343.	Ashburton*	"	Ashburton	24th June, 1803	Widower.
149.	Masterton	"	Waterfalls	1801	"

* These pensioners draw their own pensions in person.

ANNUAL PAYMENTS.

By reason of the fact that the number of pensioners has steadily decreased during the past three years, there has been a corresponding decrease in the annual expenditure under the Act. The actual payment for the year just ended totals £195,475, being the lowest amount paid in any

one year since 1900, and £7,689 less than the amount paid last year. Add to this decrease the sum of £1,501 recovered during the year by Court proceedings and demands and paid to the credit of the Public Account, together with £25 recovered by way of fine and paid in stamps, and the actual cash saving for the past twelve months, stands at £9,215. The net expenditure from the Consolidated Fund stands at £193,973 13s. 5d. It has already been pointed out that the natural increase during the past three years is represented by a total of 782 pensions, which number, it may be stated, represents at £18 per annum each a total sum of £14,076. If, then, this natural increase had not been interfered with, the State would to-day have been paying per annum £14,000 more than the £210,140 paid in 1903—*i.e.*, a sum exceeding £224,000, instead of the £195,475 actually paid last year. In other words, the present annual expenditure under the Act is, approximately, £29,000 less than the amount which, under ordinary circumstances, would have been required.

The accompanying table shows the total amount paid by way of pensions since the Act came into force, together with the cost per head of the population (exclusive of Maoris), in each year:—

		Gross Payments on Account of Pensions. £	Population at End of Year.	Cost per Head of Population. s. d.
Three months ended 31st March, 1899	...	3,124	746,676	0 1
Year ended 31st March, 1900	...	157,342	758,617	4 1½
" " 1901	...	197,292	772,719	5 1½
" " 1902	...	207,468	789,994	5 3
" " 1903	...	210,140	814,842	5 2
" " 1904	...	203,164	838,954	4 10
" " 1905	...	195,475	864,971	4 6
Total	...	£1,174,005		

A comparison of the amounts paid month by month for the past three years is shown by the following figures:—

Month.	Year 1902-3.	Year 1903-4.	Year 1904-5.
	£ s. d.	£ s. d.	£ s. d.
April	17,374 0 4	17,342 12 4	15,907 11 4
May	17,654 7 7	17,234 7 1	16,185 2 9
June	17,417 12 10	17,038 18 11	16,150 11 6
July	17,617 8 2	17,131 4 9	16,331 0 9
August	17,460 0 1	17,052 12 0	16,344 10 6
September	17,592 8 8	16,926 17 8	16,500 5 6
October	17,579 18 0	16,994 13 2	16,393 16 3
November	17,436 1 11	16,840 16 7	16,280 10 6
December	17,548 9 4	16,833 17 6	16,470 15 9
January	17,435 2 10	16,643 8 4	16,167 5 9
February	17,543 19 11	16,750 18 11	16,500 15 5
March	17,481 6 10	16,373 0 9	16,242 18 2
Special payment	...	0 16 8	...
	£210,140 16 6	£203,164 4 8	£195,475 4 2

RECOVERIES.

Closely allied to this question of annual expenditure and the marked decrease shown therein, is the further cash-saving that has been effected during my term of office by the recovery of those pensions illegally obtained during the early years of the Act. My former reports have told you that the misstatement by pensioners of their true positions and the extent of the imposition practised were almost incredible, and confirmation of this is to be found in the accompanying table, showing the amount of overpayments which have been recovered and paid to the credit of the Public Account in each year since the Act came into operation.

Year ended 31st March,	...	...	...	£ s. d.
1899	...	...	...	Nil.
" " 1900	...	...	...	25 15 0
" " 1901	...	...	...	63 18 4
" " 1902	...	...	...	127 1 11
" " 1903	...	...	...	1,039 11 1*
" " 1904	...	...	...	2,349 14 7†
" " 1905	...	...	...	1,526 10 9‡
Total	...	...	...	5,132 11 8

* Including £55 fines. † Including £30 fines. ‡ Including £25 fines.

It will be noticed that of the total of £5,132 refunded, no less than £4,915 has been recovered during the past three years. If to this amount is added the actual cash drop in the expenditure since 1903 of £14,665, it will be found that the total cash-saving in three years has reached the sum of £19,580.

The sum spent in recovering the above amounts by way of solicitors' fees is as follows:—

					£	s.	d.
Year ended 31st March, 1903	...	...	...	...	9	13	5
" " 1904	...	...	...	...	44	2	0
" " 1905	...	...	...	...	38	5	2
Total	...	...	..	...	£92	0	7

COST OF ADMINISTRATION.

The cost of administration for the past year stands at £3,936. The following table shows the cost in each year since the Act was passed:—

						Cost of Administration.
						£
Three months ended 31st March, 1899	...	...	...	...	...	510
Year ended 31st March, 1900	...	...	...	...	...	2,360
" " 1901	...	...	...	...	...	2,415
" " 1902	...	...	...	...	...	2,535
" " 1903	...	...	...	...	...	3,805
" " 1904	...	...	...	...	...	3,655
" " 1905	...	...	...	...	...	3,936
Total	...	...	...	...	...	£19,216

The percentage of the total cost of administering the Act to the gross payments of £1,174,005 above set out is therefore only 1.63 per cent.

An increase in the latter years of the operation of the Act will be noted, due partly to an increased staff in Wellington, rendered necessary by a large portion of the work formerly attended to by the various Deputy Registrars being dealt with at Head Office, and partly to the reorganization of the work of the Department in the four chief centres of the colony, in each of which the Department hopes, in course of time, to have its own officers safeguarding the public purse by the proper investigation of all claims. This very desirable condition at present obtains both in Auckland and Dunedin, in the former of which the Department's own office is used by the Magistrate as the Old-age Pensions Court for the district, and also for the payment of pensions on the 1st of each month by the Department's agents—the Post Office authorities.

Of the work from which the seventy Deputy Registrars other than those in the chief centres have been relieved, the main part consists of the preparation each year of the pension-certificates and of the income and property statements with accompanying notices. The taking-away of this detail work of no light character from officers who have other Departments to serve has allowed more time for the more important duty of investigating claims, and has been instrumental in creating a uniformity that has been for the general good.

With reference to the statement under the preceding heading of "Recoveries" that the actual cash-saving during the past three years has totalled £19,580, I desire to draw attention to the fact that this amount exceeds the total cost of administration since the Act came into operation, the meaning of which is that the administration of the Act has, up to date, practically cost the country nothing; or, taking another view, this total cash-saving is more than sufficient to defray the cost of administration for the next four years.

NEW CLAIMS.

During the past year the number of new claims registered throughout the colony totalled 1,683. These, with the 401 awaiting investigation at the beginning of the year, made a total of 2,084 dealt with. Of these, 1,210 were established, representing an annual payment of £20,162, 323 were rejected for various reasons—some on account of insufficient proof of age; while the number awaiting investigation in the seventy-four agencies of the Department on the 31st March—principally on account of infrequent Court sittings in scattered districts—totalled 551. Owing, no doubt, to the introduction in 1903 of the closer system of investigation now in operation, the percentage of incoming pensioners to that portion of the population becoming eligible by age and residence in each year has fallen considerably since 1902, the relative proportions being—in 1902, 43 per cent.; in 1905, 34 per cent. And yet, despite this falling-off in the percentage, as already pointed out in my opening remarks the number of new grants has gone on each year exceeding the outgo by death, and I have no reason for supposing that there will be any diminution in this natural annual increase; on the contrary, after carefully examining the census figures already quoted, I can only predict that the increase of new pensioners over death for the ensuing year will be even more marked than previously. Last year the people who became qualified by age and residence numbered, approximately, 3,500, being those who in 1901 were 61 years of age and twenty-one years resident in the colony, while for the ensuing year the number who will become eligible by age and residence will be, approximately, the 5,900, who in 1901 were 60 years old and twenty years in the colony. It will thus be seen that the number of people from whose ranks the new pensioners for the ensuing year are to be drawn exceeds by over two thousand the number who became eligible last year, and a corresponding increase in the new grants may therefore be looked for.

Of the 1,210 new pensioners admitted during the past year, 30 were Maoris. No less than 1,087 were born in the British Isles, while the rest of the Empire accounted for an additional 19.

Of the 1,180 Europeans, 390 only were of the minimum age of 65, as many as 34 being of the age of 80 and over. Further details as to the nationality, age, sex, and conjugal condition of the new participants will be found in the Appendix.

A comprehensive return is submitted, showing the total number of claims made in each district since the Act came into force, together with the number of claims made during the past year, and the manner in which these latter have been dealt with. Of the total number of claims made, altogether 19,771 have been established and pensions granted to the applicants.

District.	Deputy Registrar.	Total Number of Claims received since Act came into Force.	Claims awaiting Investiga- tion on 31st Mar., 1904.	For Financial Year ending 31st March, 1905.			Claims awaiting Investiga- tion on 31st Mar., 1905.
				Claims received.	Claims esta- blished.	Claims rejected.	
Auckland ...	S. Ruddock ...	2,502	71	178	132	58	59
Coromandel ...	J. McIndoe ...	247	7	17	8	6	10
Dargaville ...	S. Thompson ...	198	6	16	13	3	6
Hamilton ...	W. Shanaghan ...	368	4	16	11	6	3
Helensville ...	G. A. Tapp ...	420	1	5	3	3	...
Kaitaia ...	W. Sefton ...	35	8	11	3	4	12
Mangonui ...	J. Henry ...	165	...	5	5	...	...
Maungaturoto ...	J. Hemphill ...	71	1	1	2	...	...
Otahuhu ...	G. Foreman ...	697	12	26	11	3	24
Raglan ...	W. McCarthy ...	178	...	4	4	...	...
Rawene ...	F. A. Moore ...	273	5	5	1	5	4
Rotorua ...	W. Bern ...	169	4	10	5	5	4
Russell ...	B. J. Parsons ...	283	...	1	1	...	...
Taupo ...	J. Ryan ...	101	1	...	...	1	...
Warkworth ...	E. M. Johnson ...	179	2	9	3	3	5
Whangarei ...	J. Fitzgerald ...	362	9	19	12	4	12
Whangaroa ...	A. G. Douthet ...	83	...	3	2	...	1
Thames ...	J. Jordan ...	499	5	25	25	...	5
Opotiki ...	C. O'Reilly ...	76	...	2	1	1	...
Paeroa ...	H. R. Bush ...	147	24	16	14	19	7
Tauranga ...	W. A. Thom ...	244	17	8	3	1	21
Te Aroha ...	H. R. Bush ...	61	7	6	2	7	4
Whakatane ...	William Eccles ...	97	...	8	2	1	5
Gisborne ...	G. J. A. Johnstone ...	282	6	13	7	2	10
Port Awanui ...	C. H. Mellsop ...	271	4	2	1	1	4
Napier ...	R. B. Mathias ...	537	6	31	16	5	16
Dannevirke ...	S. Tansley ...	313	5	28	18	3	12
Waipawa ...	J. Eccleton ...	50	...	11	3	2	6
Wairoa ...	H. H. Carr ...	231	2	3	3	...	2
New Plymouth ...	W. A. D. Banks ...	488	5	48	42	4	7
Stratford ...	M. Foley ...	75	...	11	7	2	2
Wanganui ...	C. A. Barton ...	418	9	36	22	16	7
Hawera ...	A. Trimble ...	151	3	14	11	3	3
Marton ...	J. E. Patrick ...	208	5	12	15	1	1
Patea ...	M. O'Brien ...	64	...	7	6	1	...
Wellington ...	F. W. Mansfield ...	1,041	2	89	61	18	12
Feilding ...	W. Matravers ...	165	2	15	9	1	7
Carterton ...	H. Salmon ...	167	2	8	5	2	3
Masterton ...	E. Rawson ...	217	3	18	10	5	6
Otaki ...	T. O'Rourke ...	122	2	10	6	4	2
Pahiatua ...	W. J. Reeve ...	76	1	5	4	...	2
Palmerston North ...	C. J. Hewlett ...	328	4	19	11	4	8
Nelson ...	E. C. Kelling ...	518	7	18	14	3	8
Motueka ...	L. Read ...	143	...	3	3	...	...
Blenheim ...	J. Terry ...	329	6	22	8	6	14
Havelock ...	H. McArdle ...	18	...	...	...	...	...
Christchurch ...	L. C. Williams ...	2,307	32	201	162	11	60
Akaroa ...	D. Jackson ...	102	2	6	7	1	...
Amberley ...	M. Roche ...	14	...	3	2	1	...
Ashburton ...	T. W. Tayler ...	391	3	44	34	8	5
Culverden ...	A. S. Bird ...	15	...	1	1	...	...
Kaiapoi ...	A. G. Ashby ...	513	2	29	25	1	5
Kaikoura ...	J. P. Clarkson ...	44	...	1	1	...	...
Timaru ...	T. Howley ...	269	1	21	18	1	3
Fairlie ...	S. Kidd ...	20	...	1	1	...	...
Temuka ...	J. Gillespie ...	237	5	12	13	3	1
Carried forward ...	...	17,579	313	1,133	809	239	388

District.	Deputy Registrar.	Total Number of Claims received since Act came into Force.	Claims awaiting Investigation on 31st Mar., 1904.	For Financial Year ending 31st March, 1905.			Claims awaiting Investigation on 31st Mar., 1905.
				Claims received.	Claims established.	Claims rejected.	
Brought forward ...	...	17,579	313	1,133	809	239	388
Waimate ...	W. Y. Purchase ...	175	1	19	17	3	...
Greymouth ...	B. Harper ...	771	5	42	33	7	7
Reefton ...	A. Askenbeck ...	269	5	18	9	8	6
Hokitika ...	J. C. Malfroy ...	931	11	63	44	7	23
Westport ...	E. D. Mosley ...	474	10	32	25	8	9
Oamaru ...	R. P. Ward ...	430	...	35	32	3	...
Dunedin ...	P. A. Keddel ...	1,902	14	137	103	9	39
Balclutha ...	W. A. Matthews ...	233	3	11	7	3	4
Clyde ...	F. T. D. Jeffrey ...	188	2	13	7	3	5
Lawrence ...	A. M. Eyes ...	331	2	20	13	5	4
Milton ...	D. McRae ...	202	2	7	6	2	1
Naseby ...	F. W. Hart ...	174	2	13	11	2	2
Palmerston South ...	W. Hilliard ...	94	1	3	3	...	1
Waikouaiti ...	J. Burrows ...	338	1	29	14	...	16
Invercargill ...	J. R. Colyer ...	1,050	20	73	53	9	31
Queenstown ...	A. A. Mair ...	206	12	7	7	2	10
Riverton ...	J. M. Adam ...	266	7	27	17	13	4
Chatham Islands ...	R. W. Rayner ...	11	...	1	...	...	1
		25,624	401	1,683	1,210	323	551

CHARITABLE INSTITUTIONS.

The total amount of pensions paid to Charitable Aid and Hospital Boards during the past year was £11,351 9s. 2d., being £1,167 more than in the previous year, while the number of pensioners resident in the institutions controlled by these Boards on the 31st March last was 663, or forty-eight more than on the same date in the preceding year. I have not had sufficient time at my disposal to visit all the institutions where pensioners prefer to reside, to satisfy myself that the necessary care and attention is bestowed by the governing authorities, but I did find that in those visited pensioners were treated with kindness and every consideration. I reported last year that I was not impressed with the building in Nelson known as the Old People's Home, where some thirty pensioners now reside, and to the authorities of which this Department paid last year no less a sum than £569 19s. I have now to report that, in my opinion, the Old People's Home in Napier is in even a worse condition than the Home in Nelson, and do not think that aged people should be permitted to reside in such very old wooden buildings. I found that the manager, Mr. Mayo, and his wife were most kind and attentive to the aged pensioners in their charge, but their efforts are severely handicapped by such an out-of-date building. On the 31st March last there were twenty-three old-age pensioners in this institution, and during the year the governing body received from this Department the sum of £450 19s. 7d.

A return showing the distribution of pensioners in the various Homes and hospitals throughout the colony, and the amount paid to the controlling authorities, is embodied in the Appendix.

ANNUAL LIABILITY.

The liability at the end of each year since the inauguration of the scheme is as follows:—

	£		£	s.	
At 31st March, 1899,	127,319,	or an average of	17	2	for 7,443 pensioners.
" 1900,	193,718,	"	17	3	" 11,285 "
" 1901,	211,965,	"	17	2	" 12,405 "
" 1902,	217,192,	"	17	0	" 12,776 "
" 1903,	211,594,	"	16	19	" 12,481 "
" 1904,	200,915,	"	16	17	" 11,926 "
" 1905,	199,081,	"	16	18	" 11,770 "

It will be thus seen that the annual decrease since the 1st April, 1902, is represented by the sum of £18,111, while the average per pension has decreased from £17 to £16 18s. This decrease of 2s. per pension represents in itself, on the present number of pensioners, a saving of over £1,100 per annum.

A table is submitted herewith showing the number of pensions at each rate, making up the gross liability at the end of the year just closed.

Total Number of Pensions at each Rate in Force on the 31st March, 1905.

Pensions.							Liability.
	£						£
9,200 at	18	...	...	...	...	...	165,600
441 "	17	...	...	...	...	...	7,497
371 "	16	...	...	...	...	...	5,936
315 "	15	...	...	...	...	...	4,725
296 "	14	...	...	...	...	...	4,144
223 "	13	...	...	...	...	...	2,899
203 "	12	...	...	...	...	...	2,436
148 "	11	...	...	...	...	...	1,628
126 "	10	...	...	...	...	...	1,260
95 "	9	...	...	...	...	...	855
96 "	8	...	...	...	...	...	768
73 "	7	...	...	...	...	...	511
58 "	6	...	...	...	...	...	348
46 "	5	...	...	...	...	...	230
34 "	4	...	...	...	...	...	136
24 "	3	...	...	...	...	...	72
15 "	2	...	...	...	...	...	30
6 "	1	...	...	...	...	...	6
Totals	11,770						£199,081

FORFEITED INSTALMENTS.

The instalments for the year unpaid on the 31st March amounted to £2,167 3s. 4d. Of this amount £2,137 1s. 8d. represents instalments which are absolutely forfeited, the balance of £30 1s. 8d. being instalments, the payment of which is in abeyance. The figures for each month are as follows:—

							Absolutely Forfeited Instalments.		
							£	s.	d.
1904.									
April	...	...	...	...	...	...	307	10	0
May	...	...	...	...	...	...	277	11	8
June	...	...	...	...	...	...	258	10	0
July	...	...	...	...	...	...	246	1	8
August	...	...	...	...	...	...	239	3	4
September	...	...	...	...	...	...	167	13	4
October	...	...	...	...	...	...	139	10	0
November	...	...	...	...	...	...	124	6	8
December	...	...	...	...	...	...	96	11	8
1905.									
January	...	...	...	...	...	...	102	11	8
February	...	...	...	...	...	...	99	8	4
March	...	...	...	...	...	...	78	3	4
							£2,137	1	8

THE NEW SOUTH WALES SCHEME.

Comparisons with the scheme in operation in New South Wales continue to be favourable to New Zealand. Although the full pension payable in that State is £26, as against £18 in this colony, the qualifications under the two Acts are practically the same. The estimated number of European persons of the required age of sixty-five years who have been resident twenty-five years in each colony, together with the number of pensioners at the latest dates available, are as follows, the percentage in each case being also shown:—

		Estimated European Population 65 Years of Age and Twenty-five Years in the Colony.	Number of European Pensioners.	Percentage.
New South Wales	...	51,600	21,674 (Dec. 31, 1904)	42
New Zealand	...	32,013	11,138 (Mar. 31, 1905)	35

The total amount paid in New South Wales during the twelve months ended the 31st December, 1904, was £501,013.

In my last year's report the marked difference in the cost of administration in the two colonies was referred to, it then being shown that the relative proportion of the annual cost to the annual expenditure was as follows: New South Wales, 4 per cent.; New Zealand, 1.8 per cent. The latest figures available show that this disparity was still maintained. Where in New Zealand the cost of administering the Act last year was £3,936, in New South Wales for the year ended the 30th June, 1904, the sum of £21,277 was appropriated by Parliament for the purposes of administration. This means that, while it costs the New Zealand Government only 6s. 8d. to pay each of its 11,770 pensioners, the cost to New South Wales for each of its 21,674 pensioners is 19s. 7d.

WARRANTS UNDER SECTION 44.

There is every reason to believe that sufficient importance has not been attached in the past to the provision made by the original Act for the issue of warrants to reputable citizens to enable them to collect the pension on behalf of pensioners. Section 44 lays it down that a warrant may be issued by a Stipendiary Magistrate, having regard to the age, infirmity, or improvidence of the pensioner, or any other special circumstances; but the experience of the Department is that in a great number of cases a pensioner has only had to make application for the appointment of an agent, and the Magistrate has been asked to issue the necessary warrant. By means of a small, though important, alteration made two years ago in the pension receipt, which now requires an agent to state when collecting an instalment the address of the pensioner, it was discovered that throughout the colony agents in one district were collecting on behalf of pensioners who were residing temporarily in other districts. This was neither necessary nor desirable, because pensioners able to move from place to place are, as a rule, physically able to walk to the nearest post-office; and agents were being frequently called upon to refund money drawn by them after the deaths of pensioners, of which they had not been aware when collecting. Immediate steps were taken to have the warrants in all such cases cancelled, and payment was then made direct to the pensioners at their temporary abodes with absolutely no inconvenience. It is now known that the same class of agent is still acting, with this difference: that the true whereabouts of the pensioner each month is not disclosed to the Department. The position in such a case is that during the currency of the warrant—which it has been found necessary to limit to twelve months—the Department is not in touch with the pensioner, and a contingent possibility is that at next renewal the correct position of his affairs may not be ascertainable.

As an example, I quote the case of a pensioner who went from a town into the country, leaving behind him an agent who each month declared that the pensioner was still a resident of the town, while he (the pensioner) was earning good wages in the country. This is by no means an isolated case, and this class of case emphasizes the necessity that exists for the closest attention being paid by every one concerned to this question of the appointment of agents.

Another phase of the agent question is that which relates to the appointment of young people—in some instances of children—to collect the pensions of their aged parents. I have myself seen, in the various paying-offices visited by me throughout the colony, numbers of young folk drawing the pension—so many, in fact, that I cannot believe that such a large number of our pensioners are physically unfit through infirmity to attend the post-office once during every month. The necessary steps have been taken to ascertain whether in every case the issue of these warrants has been justified, and special instructions are being circulated to the various Deputy Registrars of the Department throughout the colony impressing upon them the necessity for seeing that no application for a warrant is recommended for the favourable consideration of the Magistrate except where the pensioner is physically incapable through age or infirmity of attending the post-office in person.

WEALTH OF PENSIONERS.

In my last year's report I stated that the time at my disposal up till then had not permitted of my preparing a return of the total income earned and the total property owned by pensioners. I am now, however, in a position to submit such a table, and the promised information, which has been extracted from the records of the Department, is set out hereunder.

District.	Number of Pensioners.	Income of Pensioners.	Gross Accumulated Property.					Mortgages on Real Property.	Income and Property of Husbands and Wives (not Pensioners).	
			Freehold.	Leasehold.	Life Interest.	Cash.	Stock, Furniture, &c.		Income.	Property.
		£	£	£	£	£	£	£	£	£
Auckland ..	1,152	9,918	14,448	389	3,292	3,097	5,631	3,530	3,156	11,798
Coromandel ..	105	473	1,862	107	..	26	428	50	68	569
Dargaville ..	67	745	935	..	..	72	224	95	78	631
Hamilton ..	143	1,203	2,447	380	38	321	606	171	380	1,575
Helensville ..	42	343	654	..	..	..	146	180	102	216
Kaitiaki ..	49	231	417	120	..	50	110	..	57	738
Mangonui ..	26	156	751	..	..	248	53	..	..	188
Maungaturoto ..	31	512	928	98	76	53	101	130	41	285
Otahuhu ..	174	1,356	6,829	157	179	1,028	1,108	1,772	272	2,302
Raglan ..	32	169	521	..	..	58	9	..	10	831
Rawene ..	87	149	3,266	79	..	..	88	..	24	1,141
Rotorua ..	48	114	586	..	..	..	28	..	24	..
Russell ..	119	687	3,493	181	70	33	696	..	104	1,484
Taupo ..	25	13	589	..	..	..	..	..	..	..
Warkworth ..	62	413	2,121	130	247	245	359	50	162	1,961
Whangarei ..	131	1,112	1,601	195	181	723	531	425	190	812
Whangaroa ..	29	95	1,016	..	..	..	15	..	..	283
Thames ..	255	1,365	4,002	989	..	1,348	1,016	570	143	2,379
Opotiki ..	42	65	525	..	..	..	10	..	..	..
Paeroa ..	69	657	1,420	44	..	..	201	402	23	878
Tauranga ..	63	199	1,331	..	124	146	185	60	88	568
Te Aroha ..	32	245	996	..	..	70	275	368	66	729
Whakatane ..	46	37	297	..	59	..	34	..	10	..
Gisborne ..	86	1,118	2,356	..	..	51	275	326	155	997
Port Awanui ..	17	13	20	..	..	54	..	..	..	..
Napier ..	237	3,338	3,155	..	421	233	1,488	905	390	1,997
Carried forward	3,169	24,726	56,566	2,869	4,687	7,906	13,617	9,034	5,543	32,362

Wealth of Pensioners—continued.

District.	Number of pensioners.	Income of Pensioners.	Gross Accumulated Property.					Mortgages on Real Property.	Income and Property of Husbands and Wives (not Pensioners).	
			Freehold.	Leasehold.	Life Interest.	Cash.	Stock, Furniture, &c.		Income.	Property.
Brought forward	3,169	£ 24,726	£ 56,566	£ 2,869	£ 4,687	£ 7,906	£ 13,617	£ 9,034	£ 5,543	£ 32,362
Dannevirke ..	124	1,131	2,951	119	64	157	405	1,190	165	2,727
Waipawa ..	55	449	433	..	171	..	54	..	63	1,009
Wairoa ..	46	37	2,185	..	..	..	4	..	71	1,525
New Plymouth ..	219	1,874	3,965	..	568	807	725	978	351	3,639
Stratford ..	23	126	78	..	..	11	25	..	56	906
Wanganui ..	180	1,881	1,612	..	171	278	672	58	282	1,087
Hawera ..	64	607	1,510	..	..	79	70	864	156	2,507
Marton ..	86	536	2,206	..	..	..	177	122	17	535
Patea ..	24	255	179	..	..	24	28	60	83	173
Wellington ..	530	3,974	4,330	292	605	1,741	1,513	1,035	829	5,251
Feilding ..	91	519	992	148	..	162	110	16	137	1,379
Carterton ..	77	914	1,441	..	..	497	870	339	198	1,571
Masterton ..	85	970	1,391	11	43	206	348	393	103	1,768
Otaki ..	60	438	571	281	..	129	135	150	169	1,224
Pahiatua ..	32	457	358	1,336	..	..	100	420	7	63
Palmerston North	145	1,094	2,782	20	92	217	514	430	112	3,455
Nelson ..	224	1,686	8,784	..	646	547	1,054	2,397	191	3,826
Motueka ..	66	154	2,102	..	102	408	160	406	47	1,956
Blenheim ..	138	1,278	2,661	422	395	78	818	575	283	2,109
Havelock ..	6	107	..	..	..	14	..	..	..	..
Christchurch ..	1,249	6,274	30,346	543	3,299	3,264	6,747	6,756	1,185	13,265
Akaroa ..	44	601	885	..	179	28	165	480	21	355
Amberley ..	9	101	..	328	..	..	98	50	6	35
Ashburton ..	215	3,032	6,531	400	264	621	1,117	3,417	145	3,369
Culverden ..	7	33	162	..	..	30	10	..	..	..
Kaipoi ..	275	1,411	8,918	..	906	584	1,013	1,842	342	4,570
Kaikoura ..	20	121	318	..	98	95	216	90	..	..
Timaru ..	152	108	4,029	..	179	102	287	2,437	52	1,179
Fairlie ..	7	43	185	..	..	..	..	30	20	212
Temuka ..	113	475	3,361	159	89	225	688	953	191	1,527
Waimate ..	104	949	3,924	217	10	191	826	776	136	1,184
Greymouth ..	449	3,747	1,901	1,288	..	1,069	1,485	924	98	2,328
Reefton ..	128	955	535	328	..	60	407	..	75	401
Hokitika ..	485	4,351	5,569	2,697	20	1,510	2,259	1,050	190	1,424
Westport ..	236	2,284	1,571	1,241	..	1,213	1,002	..	89	749
Oamaru ..	212	1,625	3,892	531	198	783	1,123	692	265	1,577
Dunedin ..	1,055	9,569	21,412	1,232	1,454	2,990	7,640	5,908	1,455	12,095
Balclutha ..	131	556	2,516	732	..	267	453	815	244	948
Clyde ..	95	774	545	510	..	326	1,088	..	129	344
Lawrence ..	186	1,302	3,452	1,337	..	1,492	1,261	634	305	1,035
Milton ..	118	653	4,520	212	..	161	1,115	703	322	1,302
Naseby ..	103	959	278	892	69	951	686	18	109	535
Palmerston South	52	343	1,512	80	..	183	427	377	125	612
Waikouaiti ..	40	136	978	10	403	51	173	222	25	545
Invercargill ..	605	4,377	15,854	1,762	114	992	3,724	3,732	819	8,730
Queenstown ..	101	831	643	764	..	567	590	50	65	281
Riverton ..	130	1,212	2,574	144	75	114	419	555	394	156
Cnatham Islands	5	87	..	..	..	..	..	..	..	..
Totals ..	11,770	90,122	223,508	20,895	14,901	31,130	56,418	50,978	15,675	127,830

A summary of the accumulated property owned by pensioners is as follows:—

	£
Freehold ..	223,508
Leasehold ..	20,895
Life interest ..	14,901
Cash ..	31,130
Stock, furniture, &c. ..	56,418
	346,852
Less mortgages on real estate ..	50,978
Total ..	295,874
Property owned by husbands and wives of pensioners (not themselves pensioners) ..	127,830
Grand total ..	£423,704

The average amount of income earned is £7 13s. per pensioner, and the average amount of accumulated property held, after the deduction of mortgages, is £25 2s.

GENERAL.

One phase of the old-age-pensions scheme to which I desire to direct attention is that which has resulted in the improved relations between the younger generation and their aged parents. Prior to the introduction of the Act, it was with extreme difficulty that numbers of sons and

daughters throughout the colony were able to make proper provision for the welfare of fathers and mothers who had reached the age when work was out of the question, and when in many instances the state of health demanded the utmost care and attention. This, though often ungrudgingly given, necessitated a great amount of self-denial and an added expenditure that could be ill afforded. Now, with the beneficent Old-age Pensions Act on the statute-book, the old order of things has been changed in many directions; and with the change there has been brought to the home of many of our young colonists that measure of assistance which has been sufficient to lift them from drudgery, and, in some instances, want, to the realm of comparative comfort. For, by means of the aid now given them by their aged parents in the shape of the pension, they have been freed from that evil which is perhaps the surest destroyer of domestic happiness—namely, the anxiety created by the difficulty in providing the necessaries of life; and aged people now receive at the hands of their children an amount of consideration which it was practically impossible for the latter to previously bestow. In passing, it may be here stated that the great bulk of the pensioners who prefer to reside in the various homes for old people throughout the colony are people who are practically alone in the world, and who have no children who could tend them in their old age. Eighteen pounds each to an aged couple per annum represents a sum equal to 14s. a week, and such an amount is more than sufficient in most parts of the colony to pay the rent of a comfortable home. In many instances the freedom which has come to the younger generation has resulted in their sphere of influence in the world being enlarged, in that they now find themselves in the position to marry, and are thus able to add to the wealth of the State by the bringing-up of families.

I do not deem my report complete without reference to the all-important question of age, touched on in my previous report. Instances have been discovered during the past year where pensioners who had been on the rolls for several years were not of the necessary age, and I cannot advocate too strongly the tightening of the provision in section 20 of the original Act regarding age, which gives the presiding Magistrate power to dispense with corroborative evidence. I say emphatically that the proof of age should be absolute. The Department has adopted a system, where there is any doubt as to the age of a claimant, of getting the necessary information free of cost from the Registrar-General's Department or the immigration records, and, failing these, the High Commissioner in London is communicated with, and it is surprising how few are the number of cases where some evidence cannot be traced which will enable the claimant to go before the Magistrate. It is also surprising, however, to find that the information supplied by the High Commissioner so often disproves the statements of claimants who were prepared to assert that they were of the necessary age.

In conclusion, I can only repeat the opinion expressed last year, that sentiment must not be allowed to play any part in the administration of an old-age-pension scheme. Provision is made by law for the qualification of an applicant, and every person who desires to ascertain whether he is entitled to the pension receives every assistance and consideration in his endeavour to obtain what is his right; and it is very gratifying to know that the disinclination to apply, which has existed in the past on the part of people qualified in every way, is gradually being worn down, and that the pension is being recognised more and more every day as what the original Act defined it should be—namely, a provision for “deserving 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.”

J. EMAN SMITH,
Registrar.

APPENDIX.

TABLE 1.—NUMBER and ANNUAL VALUE of PENSIONS granted to Europeans and Maoris in Force on the 31st March, 1905.

District.	Number.		Annual Value.	District.	Number.		Annual Value.
	Europeans.	Maoris.			Europeans	Maoris.	
Auckland ..	1,142	10	£ 19,575	Masterton ..	83	2	£ 1,484
Coromandel ..	76	29	1,832	Otaki ..	51	9	999
Dargaville ..	65	2	1,141	Pahiatua ..	32	..	512
Hamilton ..	132	11	2,420	Palmerston North ..	142	3	2,451
Helensville ..	42	..	734	Nelson ..	224	..	3,520
Kaitaia ..	12	37	844	Motueka ..	66	..	1,047
Mangonui ..	13	13	419	Blenheim ..	137	1	2,341
Maungaturoto ..	31	..	519	Havelock ..	6	..	102
Otahuhu ..	166	8	2,795	Christchurch ..	1,247	2	20,878
Raglan ..	16	16	510	Akaroa ..	39	5	730
Rawene ..	15	72	1,457	Amberley ..	9	..	152
Rotorua ..	13	35	850	Ashburton ..	215	..	3,607
Russell ..	48	71	2,011	Culverden ..	7	..	117
Taupo ..	2	23	426	Kaiapoi ..	270	5	4,499
Warkworth ..	62	..	959	Kaikoura ..	18	2	335
Whangarei ..	130	1	2,215	Timaru ..	152	..	2,566
Whangaroa ..	7	22	494	Fairlie ..	7	..	117
Thames ..	250	5	4,364	Temuka ..	113	..	1,887
Opotiki ..	16	26	744	Waimate ..	102	2	1,698
Paeroa ..	63	6	1,194	Greymouth ..	449	..	7,950
Tauranga ..	30	33	1,089	Reefton ..	128	..	2,288
Te Aroha ..	31	1	550	Hokitika ..	483	2	8,499
Whakatane ..	6	40	828	Westport ..	232	4	4,153
Gisborne ..	59	27	1,438	Oamaru ..	209	3	3,605
Port Awanui ..	5	12	306	Dunedin ..	1,054	1	17,692
Napier ..	237	..	3,947	Balclutha ..	131	..	2,223
Dannevirke ..	123	1	2,033	Clyde ..	95	..	1,667
Waipawa ..	55	..	947	Lawrence ..	186	..	3,120
Wairoa ..	10	36	726	Milton ..	118	..	1,890
New Plymouth ..	200	19	3,553	Naseby ..	103	..	1,806
Stratford ..	23	..	400	Palmerston South ..	52	..	858
Wanganui ..	176	4	3,116	Waikouaiti ..	35	5	686
Hawera ..	63	1	1,100	Invercargill ..	603	2	10,122
Marton ..	79	7	1,452	Queenstown ..	101	..	1,767
Patea ..	23	1	425	Riverton ..	122	8	2,260
Wellington ..	528	2	9,188	Chatham Islands ..	3	2	90
Feilding ..	88	3	1,542				
Carterton ..	77	..	1,270	Totals ..	11,138	632	£199,081

TABLE 2.—PENSIONS IN FORCE on the 31st March, 1905, in North and South Islands.

	Europeans.		Maoris.		Liability.	
In North Island	£ 4,422	84,809
In South Island	6,716	114,272
					11,138	£199,081

TABLE 3.—SEXES of PENSIONERS on the Rolls at the 31st March, 1905.

District.	Europeans.		Maoris.		District.	Europeans.		Maoris.	
	Male.	Female.	Male.	Female.		Male.	Female.	Male.	Female.
Auckland ..	589	553	7	3	Masterton ..	51	32	..	2
Coromandel ..	58	18	17	12	Otaki ..	32	19	2	7
Dargaville ..	50	15	2	..	Pahiatua ..	20	12	..	..
Hamilton ..	70	62	5	6	Palmerston North ..	88	54	3	..
Helensville ..	36	6	..	..	Nelson ..	126	98	..	..
Kaitaia ..	10	2	23	14	Motueka ..	36	30	..	..
Mangonui ..	8	5	6	7	Blenheim ..	82	55	1	..
Maungaturoto ..	17	14	..	..	Havelock ..	6	..	..	..
Otahuhu ..	89	77	5	3	Christchurch ..	596	651	..	2
Raglan ..	11	5	10	6	Akaroa ..	27	12	4	1
Rawene ..	13	2	42	30	Amberley ..	8	1	..	..
Rotorua ..	9	4	16	19	Ashburton ..	151	64	..	..
Russell ..	33	15	34	37	Culverden ..	4	3	..	..
Taupo ..	1	1	6	17	Kaiapoi ..	148	122	2	3
Warkworth ..	38	24	..	..	Kaikoura ..	14	4	2	..
Whangarei ..	88	42	1	..	Timaru ..	80	72	..	..
Whangaroa ..	6	1	12	10	Fairlie ..	6	1	..	..
Thames ..	144	106	4	1	Temuka ..	61	52	..	..
Opotiki ..	8	8	9	17	Waimate ..	66	36	1	1
Paeroa ..	39	24	4	2	Greymouth ..	371	78	..	..
Tauranga ..	17	13	13	20	Reefton ..	109	19	..	..
Te Aroha ..	20	11	1	..	Hokitika ..	359	124	2	..
Whakatane ..	4	2	14	26	Westport ..	186	46	3	1
Gisborne ..	39	20	13	14	Oamaru ..	120	89	1	2
Port Awanui ..	5	..	2	10	Dunedin ..	525	529	..	1
Napier ..	136	101	..	..	Balclutha ..	77	54	..	..
Dannevirke ..	73	50	1	..	Clyde ..	76	19	..	..
Waipawa ..	34	21	..	..	Lawrence ..	120	66	..	..
Wairoa ..	8	2	27	9	Milton ..	64	54	..	..
New Plymouth ..	105	95	10	9	Naseby ..	79	24	..	..
Stratford ..	9	14	..	..	Palmerston South ..	31	21	..	..
Wanganui ..	98	78	2	2	Waikouaiti ..	13	22	2	3
Hawera ..	36	27	1	..	Invercargill ..	366	237	2	..
Marton ..	49	30	5	2	Queenstown ..	71	30	..	..
Patea ..	16	7	1	..	Riverton ..	84	38	4	4
Wellington ..	245	283	1	1	Chatham Islands ..	2	1	2	..
Feilding ..	54	34	..	3					
Carterton ..	45	32	..	..			
					Totals ..	6,565	4,573	325	307

TABLE 4.—AGES of EUROPEAN PENSIONERS on the Roll at the 31st March, 1905.

Number.		Number.		Number.	
At age 65 ...	243	At age 78 ...	376	At age 91 ...	19
" 66 ...	259	" 79 ...	304	" 92 ...	10
" 67 ...	519	" 80 ...	275	" 93 ...	6
" 68 ...	665	" 81 ...	209	" 94 ...	6
" 69 ...	723	" 82 ...	194	" 95 ...	3
" 70 ...	885	" 83 ...	133	" 96 ...	2
" 71 ...	1,418	" 84 ...	143	" 97 ...	1
" 72 ...	1,164	" 85 ...	108	" 101 ...	1
" 73 ...	909	" 86 ...	91	" 102 ...	1
" 74 ...	752	" 87 ...	45	" 104 ...	1
" 75 ...	669	" 88 ...	41		
" 76 ...	527	" 89 ...	32	Total	11,138
" 77 ...	383	" 90 ...	21		

TABLE 5.—ORIGINAL NATIONALITIES of PENSIONERS to whom new Pensions were granted during the Financial Year ended 31st March, 1905.

	Number.		Number.		Number.
English ...	618	Ceylon ...	1	French ...	2
Irish ...	287	American ...	3	Austrian ...	2
Scotch ...	177	German ...	25	Russian ...	1
Welsh ...	5	Danish ...	12	Portugese ...	1
Canadian ...	4	Swedish ...	7	Azores ...	1
Tasmanian ...	8	Swiss ...	7	Maori ...	30
New South Wales ...	2	Norwegian ...	6		
New-Zealander ...	2	Dutch ...	4	Total ...	1,210
Victorian ...	2	Italian ...	3		

These pensioners are now all British subjects as required by the Act.

TABLE 6.—AGES of EUROPEAN PENSIONERS who were admitted during the Year ended the 31st March, 1905.

	Number.		Number.		Number.
At age 65 ...	390	At age 74 ...	36	At age 83 ...	3
" 66 ...	151	" 75 ...	21	" 84 ...	6
" 67 ...	99	" 76 ...	20	" 85 ...	4
" 68 ...	96	" 77 ...	19	" 86 ...	2
" 69 ...	71	" 78 ...	10	" 87 ...	1
" 70 ...	72	" 79 ...	8	" 88 ...	1
" 71 ...	49	" 80 ...	5	" 93 ...	1
" 72 ...	65	" 81 ...	8		
" 73 ...	39	" 82 ...	3	Total ...	1,180

TABLE 7.—SEX and CONJUGAL CONDITION of PENSIONERS who were admitted during the Year ended 31st March, 1905.

Sex.	Single.	Married.	Widowed.	Totals.
Males ...	190	345	171	706
Females ...	23	237	244	504
Totals ...	213	582	415	1,210

TABLE 8.—AGES of EUROPEAN PENSIONERS who died during the Year ended the 31st March, 1905.

	Number.		Number.		Number.
At age 65 ...	4	At age 75 ...	43	At age 85 ...	29
" 66 ...	18	" 76 ...	33	" 86 ...	14
" 67 ...	29	" 77 ...	35	" 87 ...	10
" 68 ...	28	" 78 ...	32	" 88 ...	5
" 69 ...	46	" 79 ...	44	" 89 ...	11
" 70 ...	59	" 80 ...	27	" 90 ...	4
" 71 ...	68	" 81 ...	35	" 91 ...	2
" 72 ...	63	" 82 ...	22	" 92 ...	6
" 73 ...	57	" 83 ...	17	" 103 ...	1
" 74 ...	66	" 84 ...	18		
				Total ...	826

TABLE 9.—NUMBER of PENSIONS GRANTED in each Financial Year, together with the NUMBER of such PENSIONS IN FORCE on the 31st March, 1905.

Year ended 31st March,	Pensions granted in each Year.	Number of such Pensions still in Force on 31st March, 1905.	Percentage of Pensions in Force to Pensions granted.
1899 ...	7,487	3,771	50
" 1900 ...	4,699	2,348	50
" 1901 ...	2,227	1,342	60
" 1902 ...	1,694	1,140	67
" 1903 ...	1,391	1,050	75
" 1904 ...	1,063	936	88
" 1905 ...	1,210	1,183	98
	19,771	11,770	

TABLE 10.—NUMBER of PENSIONS GRANTED since the Act came into Operation, with NUMBER of DEATHS and CANCELLATIONS, and NUMBER IN FORCE at End of each Year.

Year ending the 31st March.	Number of Pensions granted.	Deaths.	Cancellations.	In Force at End of Year.	Liability each Year.
1899 ...	7,487	38	6	7,443	£ 127,319
1900 ..	4,699	786	71	11,285	193,718
1901 ...	2,227	815	292	12,405	211,965
1902 ...	1,694	935	388	12,776	217,192
1903 ...	1,391	1,064	622	12,481	211,594
1904 ...	1,063	928	690	11,926	200,915
1905 ...	1,210	890	476	11,770	199,081
Totals...	19,771	5,456	2,545	...	...

TABLE 11.—COMPARATIVE STATEMENT of PENSIONS IN FORCE, and PAYMENTS MADE in each Financial Year since the Act came into Operation.

Date.	Number of Pensions in Force.	Payments to End of Financial Year.	Expenditure.		Pensions.	
			Increase.	Decrease.	Increase.	Decrease.
At 31st March, 1899 ...	7,443	£ 3,124	£ ...	£ ...	...	...
" 1900 ...	11,285	157,342	154,218	...	3,842	...
" 1901 ...	12,405	197,292	39,950	...	1,120	...
" 1902 ...	12,776	207,468	10,176	...	371	...
" 1903 ...	12,481	210,140	2,672	...	...	295
" 1904 ...	11,926	203,164	...	6,976	...	555
" 1905 ...	11,770	195,475	...	7,689*	...	156
Totals ...	...	£1,174,005	...	...	...	1,006

* Decrease in actual expenditure last year ..	..	..	..	..	£ 7,689
Plus—					
Refunds to Public Account ..	..	..	..	..	1,501
Refunds by way of fine ..	..	..	..	..	25
Total saving for last year ..	..	..	..	..	£9,215

TABLE 12.—COST of ADMINISTRATION for the Financial Year ended 31st March, 1905.

	£	s.	d.	£	s.	d.
Salaries ...	...	...	...	2,455	2	8
Other charges—						
Clerical assistance ...	495	13	4			
Contribution to Post Office to pay salaries of officers employed on old-age pensions work ...	510	0	0			
Travelling-expenses of Registrar, Stipendiary Magistrates, Deputy Registrars, Police Constables, Interpreters' fees, &c. ...	289	0	1			
Contingencies ...	187	1	11			
				1,481	15	4
Total ...	...	...	...	£3,936	18	0

TABLE 13.—NUMBER of OLD-AGE PENSIONERS residing in CHARITABLE INSTITUTIONS throughout the Colony on the 31st March, 1905, together with the Amounts paid to such Institutions during the Year.

Controlling Body.		Institution.	Payments Year 1904-5.	Number of Pensioners in institu- tion on 31st March, 1905.	Amount handed to Pensioners after Deduction of Maintenance.
Location.	Name.				
Whangarei ..	North of Auckland Charitable Aid Board ..	Old Men's Home ..	£ 275 1 7	11	2s. 6d. per month.
Auckland ..	Auckland Charitable Aid Board ..	Costley Home ..	1,213 16 0	66	1s. per week.
" ..	Little Sisters of the Poor ..	Home ..	396 0 0	24	Nil.
" ..	Veterans Home ..	" ..	522 5 10	32	" ..
Thames ..	Thames and Coromandel Charitable Aid Board ..	Old Men's Home ..	185 17 1	15	4s. per month.
" ..	Thames Hospital Trustees ..	Hospital ..	18 13 7	1	" ..
Hamilton ..	Waikato Charitable Aid Board ..	Old Men's Home ..	171 17 0	8	4s. per month.
Gisborne ..	Cook District Charitable Aid Board ..	" ..	76 6 8	7	1s. per week.
Napier ..	Hawke's Bay United Charitable Aid Board ..	Old People's Home ..	450 19 7	23	4s. 4d. per month.
" ..	Napier Hospital Trustees ..	Hospital ..	7 3 3	2	" ..
Waipawa ..	Waipawa Hospital Trustees ..	Hospital (Waipukurau) ..	13 10 0	"	" ..
New Plymouth ..	Taranaki District Charitable Aid Board ..	Old Men's Home ..	302 19 2	22	8s. 4d. per month.
Wanganui ..	Patea and Wanganui Charitable Aid Board ..	Jubilee Home ..	224 18 7	14	5s. per month.
" ..	Wanganui Hospital Board ..	Hospital ..	5 3 0	"	" ..
Palmerston N. ..	Palmerston North Charitable Aid Board ..	" ..	44 13 2	4	" ..
Carterton ..	Carter's Home Trustees ..	Old Men's Home ..	" ..	2	" ..
Wellington ..	Wellington Hospital Trustees ..	Hospital ..	20 12 4	"	" ..
" ..	Benevolent Institution Contributors ..	Ohiro Home ..	327 11 1	19	4s. per month.
" ..	Society for Relief of Aged Needy ..	Home ..	441 10 7	27	6s. 2d. per month.
" ..	Sisters of Compassion ..	Home for Incurables ..	174 0 0	9	4s. 2d. per month (average).
Blenheim ..	Wairau Charitable Aid Board ..	Old Men's Home ..	78 18 3	4	1s. per week.
Picton ..	Picton Charitable Aid Board ..	Hospital ..	97 10 0	6	4s. per month.
Nelson ..	Nelson Charitable Aid Board ..	Old People's Home ..	569 19 0	30	4s. "
Westport ..	Buller Charitable Aid Board ..	Hospital ..	293 16 1	18	6s. "
Charleston ..	Charleston Hospital Trustees ..	" ..	" ..	4*	6s. "
Reefton ..	Reefton Hospital Trustees ..	" ..	191 15 0	12	5s. "
Greymouth ..	Greymouth Hospital Trustees ..	" ..	591 7 9	35	6s. "
Hokitika ..	Westland Hospital Trustees ..	" ..	449 4 4	22	5s. "
" ..	Westland Charitable Aid Board ..	Hospital (Ross) ..	0 17 0	8*	5s. "
Kumara ..	Kumara Hospital Trustees ..	Hospital ..	3 14 11	10*	" ..
Christchurch ..	North Canterbury Hospital Board ..	" ..	4 13 4	1	" ..
" ..	North Canterbury and Ashburton Charitable Aid Board ..	Jubilee Home ..	409 13 10	24	Nil.
" ..	Ditto ..	Old Men's Home, Ashburton ..	569 7 4	35	" ..
" ..	Samaritan Home Trustees ..	Samaritan Home ..	39 0 0	4	" ..
" ..	Nazareth House ..	Home ..	1 0 0	2	" ..
Ashburton ..	Ashburton Hospital Trustees ..	Hospital ..	1 12 0	"	" ..
Timaru ..	South Canterbury Charitable Aid Board ..	Old Men's Home ..	185 6 8	10	1s. per week.
Oamaru ..	North Otago Benevolent Society ..	" ..	142 8 4	9	6s. per month.
" ..	Oamaru Hospital Trustees ..	Hospital ..	11 3 11	"	" ..
Dunedin ..	Otago Benevolent Institution ..	Benevolent Institution ..	1,938 1 11	95	4s. per month.
" ..	Dunedin Hospital Trustees ..	Hospital ..	9 15 0	1	" ..
Clyde ..	Dunstan Hospital Trustees ..	" ..	16 10 0	"	" ..
Naseby ..	Naseby Hospital Trustees ..	" ..	0 8 9	"	" ..
Invercargill ..	Southland Charitable Aid Board ..	Bowmont Street Home ..	814 6 8	48	4s. 6d. per month.
" ..	Southland Hospital Trustees ..	Lorne Farm ..	" ..	"	8s. 6d. "
Queenstown ..	Wakatipu Hospital Trust ..	Hospital ..	88 12 3	2	" ..
" ..	" ..	" ..	19 8 4	2	" ..
Total ..			£11,351 9 2	663	

* These pensioners draw their own instalments.

Approximate Cost of Paper.—Preparation, not given; printing 1,675 copies), £12 12s. 6d.

By Authority: JOHN MACKAY, Government Printer, Wellington.—1905.

Price 6d.]