

roll during the same period—*i.e.*, 18,338—being 0·57 per cent. The instalments paid to the Mental Hospital Department on account of these totalled £1,577 6s. 8d., and the number still being maintained at the end of the year was 64.

WEALTH OF PENSIONERS.

The following particulars relate to the amount of accumulated property owned by the 16,649 pensioners who were on the roll at the end of the year, and by the husbands and wives of these who were themselves not pensioners:—

Owned by pensioners—				£
Homes (including furniture and personal effects)	...	...	...	706,227
Land (not used as a home), stock, &c.	...	...	...	139,264
Cash	...	...	...	100,440
				<hr/>
				945,931
Less mortgages on this property	...	...	...	138,063
				<hr/>
Total net property owned by pensioners	...	...	...	807,868.
Owned by husbands or wives of pensioners—				
Homes	...	...	...	134,599
Land and other property	...	...	...	34,128
Cash	...	...	...	17,271
				<hr/>
				185,998
Less mortgages on this property	...	...	...	44,783
				<hr/>
Total net property owned by husbands or wives of pensioners	...	...	...	141,215
(not themselves pensioners)	...	...	...	<hr/>
				141,215
				<hr/>
Grand total	...	...	...	£949,083

The total income earned by these pensioners, exclusive of the amount exempted in terms of the 1908 Amendment Act by reason of the loss of employment, was £130,253, and by their husbands or wives (not themselves pensioners), £28,118. The average amount of income earned by each pensioner was £7 16s., and the average amount of property held, after the deduction of mortgages, £48 10s. The averages in 1906, when the exemption from property on account of the home was £150 instead of £340 as now, were—Income, £8 4s.; property, £28 12s.

WIDOWS' PENSIONS.

During the year the responsibilities of the staff were considerably increased by the passing of the Widows' Pensions Act, which received the Governor's assent on the 28th October, 1911, and came into operation on the 1st January following. This Act provided for its administration being conducted by the officers controlling old-age pensions, and, as the system in operation under the Old-age Pension Acts was readily adaptable to the new measure, the inauguration of the scheme was carried out without any hitch. Copies of the Act were distributed to the various Registrars on the 16th November, and regulations under the Act, which were gazetted on the 23rd November, were issued in the first week of December. In the second week of December forms of application were available from one end of the Dominion to the other, with the result that pensions were being granted within a few days of the Act coming into force. No difficulties presented themselves, and the seventy-three Registrars, with whom rests so much in pension matters, are to be complimented on the manner in which they seconded the efforts of the Head Office in giving effect to the mandate of Parliament. The main features of the Act are, briefly, as follows:—

The pension is available to a widow of any age with one or more children under the age of fourteen born in New Zealand, and dependent upon her for their support, who is a British subject either by birth or naturalization, who has been resident in New Zealand for a period of six months prior to the birth of any child to whom the Act applies, and who can comply with the qualifications as to income and property, as well as to character. Magistrates alone are authorized by the Act to grant or refuse pensions, and each grant is for a period of twelve months, at the end of which the circumstances of the pensioner are reviewed. The maximum pensions payable are £12 per annum where there is one child, £18 for two, £24 for three, and £30 for more than three children. These amounts are subject to reduction according as the annual income of the applicant and her children under fourteen exceeds £30. Income is deemed to include an amount equal to 5 per cent. of the capital value of all property owned where the actual income from such property does not reach that sum; but personal earnings which with any pension payable do not exceed £100 in any year are exempted. The pension ceases on the remarriage of the pensioner; but the fact of any child reaching the age-limit during the currency of any pension-certificate does not in itself preclude the collection of the remaining instalments due on that certificate. Payment is made monthly through the Post Office, and facilities are provided for collection by an agent where occasion requires it.

It is as yet early to express any definite opinion as to how far the originally estimated cost of the scheme—*viz.*, £55,000 per annum—will be realized, but it may be said that at the present rate of progress the actuality will not exceed the expectations. The 1911 census figures show that there are approximately 25,700 widows of all ages in the Dominion, of which number 8,500 are between the ages of 20 and 55, 6,300 between the ages of 55 and 65, and 10,900 65 and over. These last, who are qualified by age for the old-age pension, may safely be left out of consideration