

for a wife, once omitted or held to be included in the husband's pension, is now usually provided for, and a married pair receives a larger pension than does a single man; moreover, if a woman has been a regular consort, legal marriage is not necessary to make her pensionable. The whole tendency is an extension of the feeling, evident in maternity allowances and elsewhere, which recognizes women's right to State protection in return for the community service which they only can perform. (It is interesting, in this connection, that the British Ministry of Pensions provides free occupational training for soldiers' widows who are in need of it.)

In general terms, pension replaces the earnings which a pensioner would have made were he not disabled, or dead; like his earnings, pension should be distributable in accordance with his election, or responsibility, without restriction, if dependency is proven and the maximum amount for which he is pensionable is not exceeded.

The drafting of legislation giving effect to this general direction is difficult; legislation becomes hopelessly complicated, and often ineffectual, if an attempt is made to define those who may be pensioned and under what circumstances they are pensionable; (the United States meet the situation easily and effectually, in part at least, by a blanket insurance provision). The operation of measures of so comprehensive an intention must be safeguarded by appropriate restrictions if abuses are to be avoided; thus, pension systems, attempting detailed definition of pensionability and permitting pensions to wives marrying pensioners after their disabilities were incurred, are careful to state that such wives are not pensionable if the marriage is made, probably to obtain the pension, between persons of greatly differing age or when the soldier is moribund. Similarly, under the United States insurance laws, precautions are used to prevent policies from being taken out on behalf of speculators and others who have no right to profit by the law's provisions.

That wife and children should be pensionable so long as their dependency endures is acknowledged by all nations;