

its permanent solution must be nation-, perhaps world wide, cannot be doubted by an intelligent observer of economic conditions to-day"; and I. M. Rubinow, in his chapter on "The Old Man's Problem in Modern Industry," says (pp. 301 and 302):

"Unfortunately these blessings of civilization, like most other blessings for that matter, have not benefited all classes of society—not in the same degree, anyway. For side by side with the achievements of old age in arts, literature, business, professions, science and statesmanship, modern civilization on its industrial side has created the very grave problem of superannuation—the problem of the jobless, helpless, incomeless, and propertyless old man of fifty." Later (p. 304) he says: "Second, the economic conditions of the wage-contract accentuate the economic disability of old age. Under normal physiological conditions, old age, unless preceded by a definite chronic ailment, should lead to a gradual failing of the productive process. As the medieval independent worker became old, he worked less and produced less, but he went on working as long as he could produce something. For an agricultural community, the usefulness of an old man or woman does not cease until actual senility is established, and actual senility is a comparatively rare phenomenon. But under a wage system, the condition is altogether different."

These quotations show the trend of scientific thought, and the books mentioned and others give full information concerning the measures that are being taken abroad and in America to solve the problem on the legislative side.

In the following pages I have attempted to supplement these scientific treatises by giving my concrete observations, gained in personal contact with the people discussed, describing their conditions as I found them.

It is always very difficult for a member of one social group to understand thoroughly the conditions affecting a member of a different group. We may have approximate experiences, but never very similar ones. The best we can do is to enter, as far as possible, through imagination and intuition, and by a process of cumula-