

them affords a field for the exercise of administrative skill in rendering them more efficient as well as less costly instruments in the public service. Associated with administrative questions is that of the REFORM OF THE POOR LAW. The system of voting in the election of Poor Law Guardians in England is open to grave abuse, and the maintenance of the poor is indifferent and wasteful, both in great Britain and in Ireland. The formation of farm colonies, after the manner of the successful colonies on the Continent, seems the most rational method of dealing with those whose inability to struggle in the competitive system has been made manifest. The labour of these unfortunates, in order to be even approximately sufficient to maintain them, must be organised, and their lives in some measure also regulated for them.

Associated with Poor Law Administration, although wider in its scope, is the question of STATE PENSIONS FOR THE AGED. It is open to question whether, *under existing conditions*, State pensions for the aged would not result in the diminution of wages. *Pensions in any case are deferred pay.* So long as to any material extent wages depend upon the cost of subsistence, as in the lower grades of labour they still do, they must at present include theoretically some provision for old age, except in so far as provision is made under the existing poor law, which also, to a certain extent, results in a reduction from wages. Since such is the case, it is evident that a national pension, above a certain age, would tend to diminish the need for saving, and therefore to lessen the amount of wages which a workman would need and would be inclined to take, even if he were able to hold out for more. It is to be admitted at once that national provision for old age is attractive; and if it could be achieved without reflex action upon earnings during years of maturity, it would be a great advantage. Any practicable scheme must, however, not only be wider than a mere addition to the poor law, but must take into account the efforts in the direction of securing provision for old age carried on for many years by means of volun-