

Provision for Old Age. In our last issue, we called attention to the failure of the committee appointed by the British Government to consider schemes for encouraging the industrial population to provide for old age. The Committee reported that, after careful investigation of over one hundred schemes of State aid, pensions, etc., they were unable to recommend the adoption of any one of them. After referring to some of the proposals made to and by the Committee, we said:—

Would it not be possible to devise a scheme by which the Government could utilize the machinery of the insurance companies; for instance, to supplement annuities for small amounts granted by the companies? If this could be done it would get rid of what the Committee seem to think would be a serious obstacle to most of the plans proposed; that is, the prejudice which exists against any form of relief with a taint of pauper suggestiveness about it. The subject will no doubt come up on this continent sooner or later.

In keeping with the above, we find in the *Insurance Spectator* (London, G. B.), of the 15th inst., the following admirable remarks upon the same subject, and we cannot see any difficulty in the way of a Government granting a bonus to those who can produce evidence of prudence and thrift in the shape of even the smallest amount of insurance. The *Spectator* says:

After all, it must strike everyone that the real objection to any plan of the kind lies in the fact that it would be to a great extent destructive of that spirit of self-help which it is now sought by every possible educational and other available agency to inculcate in the mass of the people. Already for the truly prudent and the thrifty there are associations of all imaginable forms of insurance against want in old age which are infinitely better than any wretched scheme for giving a few shillings to a mass of people who would be more or less demoralised by the expectation thereof, and probably led into exceedingly thriftless habits directly it was understood that the Government would take care, as it would seem to the ignorant masses, of all the old and the impecunious!

But if, to those who have made an effort to drive away want and care in old age, the Government were to play the part of Cousin Hebe, and evince a desire to "soothe and comfort" their declining years by a little State aid, it would certainly be an incentive to the industrial poor to qualify for the Government grant. The Queen's bounty is bestowed upon triplets, and a certain colonial law used to encourage or reward the father of twelve children by a grant of land. Surely helpless and deserving old age has more claim upon the sympathy and support of the State and its rulers than the carefully coddled triplets or the dozen pledges of wifely affection.

Scrutator in the Assurance Agents' Review thus expresses his opinion of the Pensions' Committee and incidentally of Mr. Chamberlain:—

"The report of the Old Age Pensions' Committee has at last been issued to Parliament, and it tells the world exactly what the same part of the world already knew. Put briefly, the report says that the granting

of old age pensions by the State is outside the range of practicality and that there will be no old age pensions at all. Another link in Mr. Chamberlain's clever chain has snapped off and gone. Now, I wonder whether anyone outside the walls of Bedlam really expected to see old age pensions granted, except in return for specific payment by the beneficiaries themselves. But, there is not an insurance company in England that could not have formulated a scheme for doing that, and carried it into practice more efficiently and more cheaply than any government department whatever."

Cold Water and Longevity.

If all the advice and opinions of the writers on longevity have to be taken seriously, and deliberately digested by the rational being of to-day, the pleasure of living will soon reach a vanishing point. To be silenced by statistics from unknown educators regarding the chances of longevity for the beer-drinker is annoying to those who have been taught to view tea as poisonous and water as frequently impure. But it is reserved for a contributor to the *London Spectator* to complete the tale of woe and misery for poor humanity. He would have us believe the daily indulgence in a cold bath, such a delight to the ordinary Englishman, to be injurious. This would-be disturber of British peace, comfort, pleasure and cleanliness, says:—

"Decidedly the use of cold water to any great extent is bad, and it must be borne in mind that cold water cannot practically clean the skin, while warm water does and thus virtually increases the lung capacity, for whatever it be that causes the pores of the human skin to be free, by so much economizes the work of the lungs and preserves them against the evil day when at last, owing to the skin becoming, as it must in time, less elastic and porous, the lungs will have double work to do. We often read of very old persons dying quite suddenly, as it seems, of pneumonia. It were more correct to say that they died of the poisonous consequences that follow from having skin that had grown too tough and impervious to throw off properly the bad humors and impurities which it is the great function of the skin to remove."

Surely, this unbeliever in the refreshing, life-giving morning dip or shower bath does not expect to be taken seriously. Does he suppose that the youth or man who plunges into the sea or river finds such use of cold water to be "bad?" If from all the nonsense written about longevity is to be made a code of rules for daily life, existence will become wearisome, and the man of the period will probably adopt the careless and happy way of the sea captain who, upon being told that cheese was not easily digested, said: "Indigestion be blowed, I always eat anything that comes along, and then I take a stiff glass of grog and roll in and let 'em fight it out among themselves."

Moreover, the man who loves cold water can be relied upon to keep his skin clean all the year round.