

If this be granted, it is but a step further to say that we shall take care of our aged poor, not only so as to keep them from bare starvation, but in such a way that their declining years shall be passed in reasonable comfort, and that we shall do this at the expense of the strong, the active, and the wealthy in the community, any number of which may one day need the like assistance. This is socialistic, no doubt, but so is all charitable aid; and the day has gone by when a project could be condemned merely because it savoured of socialism. All States maintain their aged poor in some way—grudgingly, for the most part; and if this has to be done, the question is, Why should it not be done cheerfully, and in such a way that the bitter pill of charitable aid shall at least be disguised as much as possible.

A LONG DEBATE.

The agitation in favour of old age pensions is little more than three years old in New Zealand. About the year 1895-6 it was a common question to ask aspiring candidates for political honours, "Are you in favour of old age pensions?" The reply almost invariably given to this, and generally considered a "safe" one, was "Certainly, if a practicable scheme can be devised" (there is great virtue in an "if"). The Premier (Mr. Seddon) was known to be in favour of the general principles of old age pensions, but it came as a surprise when, in 1896, he actually introduced an Old Age Pensions Bill. This was just before the general election of that year, and every politician knows that while some bills are introduced with the hope that they may pass, others are brought in in order that the Government may learn, from the discussion that takes place, in which way the cat of popularity is likely to jump. The Bill of 1896 was destined to die young. A crude measure at best, it was dropped after an amendment had been carried against the Government in favour of making the pension universal. A general election took place immediately after

the session, and a scheme of old age pensions naturally became one of the planks of the Liberal Party. The Government came back with a reduced but considerable majority, and in the session of 1897 another bill, dealing with the same subject, was introduced. After an animated debate, during which every form and scheme of old age pensions was discussed ad nauseam, the bill, with many amendments, passed the Lower House, only to be rejected by the Legislative Council; an event which, if we admit the French principle of "*reculer pour mieux avancer*," was by no means an unalloyed evil.

A Bill similar to that which had been rejected by the Council in the previous session, but with some modifications and improvements, was introduced in the House of Representatives this session, and after being again amended, passed through all its stages. The Legislative Council (now reinforced by three members appointed by the Government during the recess) approved of the second reading by a majority of eight. The Speaker of the Council ruled that as the Bill was a money bill it could not be amended in committee, and so it finally passed in the same form as it had come up from the Lower House.

THE OLD AGE PENSIONS ACT.

There are hundreds of schemes for solving this difficult problem. They differ from each other in every possible way, but their points of difference may be classified under three heads:

- (1) What should be the amount of the pension?
- (2) Who would receive the pension?
- and
- (3) How should the money be provided?

I propose to show how the New Zealand Act has answered these questions.

HOW MUCH SHOULD THE PENSION BE?

After long debates, and as the outcome of many opposing theories, the amount of the pension has been fixed at £18 a year, which works out approximately at a shilling a day. There are, however, many members