

by a pension at the end of life would scarcely encourage men to be reckless in earlier years. And as I have tried to demonstrate from practical instances in the chapter, "Difficulties of Saving for Old Age," much saving for old age is impossible. Thrift is needed for wise expenditures and proper living, and is scarcely possible as productive of saving for old age. And surely families would not love their aged members less if they were not such financial burdens, but more. And of course no one would consider that pensions are a remedy for low wages—they are merely palliatives while wages are low. One might with equal accuracy say that we should not have hospitals for tuberculosis, as it is a preventable disease, though no one doubts the need of hospitals till the disease is entirely eradicated!

And there seems to be great fear that the poor will not have enough opportunity for self-sacrifice!

Frederick L. Hoffman says in the American Statistical Association Publications for March, 1909, on p. 367: "A non-contributory old-age pension scheme will not solve the problem of the dependent poor and will not prevent an increase in the burden of real pauperism; but, on the contrary, it will undermine and tend to destroy the self-respecting character of our people as citizens in a democracy where economic independence, achieved by individual effort, self-sacrifice, and self-denial, is, after all, the only aim and end worth while."

Surely the poor when known individually have plenty of exercise for these virtues of self-denial; it could not harm them to remove a few of their difficulties. My own appreciation of the futility of these arguments found confirmation in the comments on them by I. M. Rubinow in his book so often referred to, "Social Insurance." On pp. 314 and 315 he gives first a quotation from the report of the Massachusetts Commission on Old-Age Pensions:

"*The disintegrating effect on the family.* A non-contributory system would take away, in part, the filial obligation for the support of aged parents which is the main bond of family solidarity. It would strike at one of the forces that have created the self-supporting, self-