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OLD AGE PENSIONS SYSTEM

FOR

CANADA

MEMORANDUM

OCTOBER, 1912

OTTAWA
GOVERNMENT PRINTING BUREAU
1912

OLD AGE PENSIONS.

(October, 1912.)

Part of a Preliminary Report on the Information collected pursuant to Recommendation of the Committee on Old Age Pensions System for Canada, in its Report to the House, dated 25th March, 1912.

MEMBERS OF THE COMMITTEE.

- Mr. J. H. BURNHAM, M.P., Peterborough (W.R.), Chairman.
Mr. G. H. BRADBURY, M.P., Selkirk.
Mr. W. A. BUCHANAN, M.P., Medicine Hat.
Mr. W. F. CARROLL, M.P., Cape Breton (South).
Mr. J. A. CURRIE, M.P., Simcoe (N.R.).
Mr. A. S. GOODEVE, M.P., Kootenay. ,
Mr. HUGH GUTHRIE, M.P., Wellington (S.R.).
Mr. CLARENCE JAMESON, M.P., Digby.
Mr. E. M. MACDONALD, M.P., Pictou.
Mr. A. A. MONDOU, M.P., Yamaska.
Mr. A. VERVILLE, M.P., Maisonneuve.
Hon. W. T. WHITE, Leeds, (Minister of Finance).

V. CLOUTIER,

Clerk of the Committee.

CONTENTS.

PART I.

CANADA.

	PAGE.
Resolutions moved by Two Honourable Members of the House of Commons during the Sessions of 1907, 1908 and 1911-12. Appointment of Committees. Old Age Annuities Act of 1908. Evidence, Progress Report, Communications. Wage-Earners. Old Age Population in 1901. Estimate of Old Age Population in 1911. Legislation and Aid of Provincial Governments. County and Municipal Organizations. Public Institutions for the Poor. Additional Information. Other Pension Systems in Canada. Trades and Labour Congress of Canada. Eligible pensioners in Canada. Printed Papers.	7-60

PART II.

UNITED KINGDOM, BRITISH DOMINIONS AND OTHER COUNTRIES.

Old Age Pensions Schemes. Committees appointed by the British Government. Reports of Commissions and Committees. A Review of Systems established in the United Kingdom, Australia, New Zealand, France, Germany and other Countries. Proposals of the Massachusetts Commission. Pension Legislation <i>re</i> Firemen, &c., in certain States of the United States. Pension systems in European cities.	61-84
---	-------

APPENDIX.

ACTS PASSED.

The British Acts of 1908 and 1911. The New Zealand Acts. The Australian Act. The Movement of the United States Federal Government towards Old Age Pension Legislation. Government Report on Sickness and Accident Insurance Operations in Canada, 1911.	85-138
Index.	139

OLD AGE PENSIONS SYSTEMS FOR CANADA.

PART I.

Memorandum relating to Inquiry ordered by the House of Commons in 1912.

On the 20th February, 1907, Mr. R. A. Pringle (Stormont), moved the following resolution: 'That in the opinion of this House the subject of improving the condition of the aged, deserving poor, is worthy of and should receive the early and careful attention of the Government and of Parliament.'

In support of this resolution the mover pointed out the necessity of establishing some system of contributory aid by the State for the benefit of the aged, deserving poor of Canada, by reading to the House a letter signed by the president and the secretary of the United Miners of America, and by showing how the level of existence had been raised amongst the aged, and deserving poor of certain other countries. He reviewed reports and quoted portions of evidence which had been submitted to the British Parliament by Lord Aberdare's Royal Commission in 1895, Lord Rothschild's Committee in 1898, Mr. Chaplin's in 1899, Sir Edward Hamilton's in 1900, and Mr. Grant Lawson's Select Committee on the Aged Pensioners Bill in 1903. Sir Wilfrid Laurier followed and the debate was continued by Mr. Maclean (York), Hon. Mr. Lemieux, Messrs. Verville, Porter, Robitaille and Bourassa. Views favourable to a system of Old Age Annuities were expressed in preference to non-contributory systems of pensions. The motion was not pressed to a vote and the resolution was withdrawn. (See Debates, 1906-7, pp. 3374-3394.)

On the 3rd February, 1908, Mr. R. A. Pringle moved: 'That a Select Committee of nine be appointed to inquire into, and to consider a scheme or schemes by State aid or otherwise for making provisions for the aged, and deserving poor.....' This resolution was supported by Messrs. Macdonell (Toronto), Logan, Smith (Nanaimo), Sir Wilfrid Laurier, Hon. Mr. Foster, Hon. Mr. Fielding, Messrs. A. Johnston and A. A. Lefurgey. (See Debates, 1907-8, pp. 2398-2435.)

On the 10th February, 1908, a Select Committee of nine was appointed: Hon. Mr. Lemieux, chairman, Messrs. McIntyre (Perth, S.R.), Sinclair, Smith (Nanaimo), McKenzie, Verville, Monk, Pringle and McCarthy (Calgary). The chairman had made arrangements with Messrs. Blue, Acland and King for certain information to be supplied to the Committee. Professor Adam Shortt and two other eminent sociologists had been communicated with who were expected to give valuable evidence, but after three sittings had been held it was found impossible owing to morning sessions of the House having begun, to reconvene the Committee. No report was presented to the House, other than a verbal statement made by the chairman on the 10th of July, ten days before the Old Age Annuities Act, 1908, was assented to by the Governor General. (See Debates, 1907-8, p. 12660.)

OLD AGE ANNUITIES ACT, 1908.

The attitude of the Government, as expressed in 1907 on the subject of Old Age Pensions during the course of debate on Mr. Pringle's resolution, was further revealed by a resolution which Hon. Mr. Fielding moved on the 10th March, 1908, to authorize the sale of government annuities to people domiciled in Canada. He accordingly moved the House into Committee; the resolution was adopted and the same day

Bill No. 120, an Act to authorize the issue of Government Annuities for Old Age was presented. (See Debates, 1907-8, p. 4689.)

Before proceeding to the inquiry by the Select Committee on Old Age Pensions ordered by the House in 1912, it may be of interest to state briefly some of the provisions of this Act. Its preamble reads as follows:—

‘Whereas it is in the public interest that habits of thrift be promoted and that the people of Canada be encouraged and aided thereto so that provision may be made for old age; and whereas it is expedient that further facilities be afforded for the attainment of the said objects: Therefore His Majesty,’ &c.

‘(a) The Minister (Trade and Commerce), acting for His Majesty may contract, with any person domiciled in Canada, or with any society or association of persons, being a body corporate for fraternal, benevolent, religious or other lawful purposes on behalf of such of its members, or with employers of labour pursuant to agreement entered into with their employes in that behalf (such agreement to be of a form approved by the Minister), for the sale of annuities not less than \$50 nor more than \$600 payable by the Government out of the Consolidated Revenue Fund to such purchaser on having attained the age of 55 years. NOTE.—Cost of annuity is lower if purchaser draws first payment at 60.

‘(b) Should the annuitant die before the date fixed for the annuity to begin, all payments made will be returned to the legal representatives of the purchaser with 3 per cent compound interest.

‘(c) The earliest age at which the purchase may be begun is 5, but it may begin at any age thereafter.

‘(d) There are no penalties or forfeitures. To each purchaser a contract or policy is issued. If for any reason payments should cease, they may be renewed at any time; and if arrears are not made up the only effect will be that a smaller annuity will be secured.

‘(e) The annuity is not transferable, but it is provided under the Act that where the purchaser of an annuity is made by husband or wife, he or she has the right when the annuity matures to say if it is desired that a portion of the annuity shall be paid to the other. (Amended in 1909.)

‘(f) The property and interest of an annuitant in his contract for an annuity is exempt from the operation of any law relating to bankruptcy or insolvency, and shall not be seized or levied upon by or under the process of any court, except where it is shown that such contract was entered into and payment therefor made with intent to delay, hinder or defraud creditors. In the latter case the creditors must establish such intent before a court, and the Minister is authorized to pay to them any sum paid in by the annuitant.

‘(g) Payments can be made periodically to any agent of the Minister appointed under the provisions of the Act.

‘(h) If a person has an amount at his credit in the Post Office Savings Bank, he may have this amount, or such portion of it, as he may desire, transferred to the Annuities Department for, or on account of, the purchase of an annuity.

‘(i) Any one over the age of 55 may buy an Immediate Annuity; and last Survivor Annuity, Immediate or Deferred, may be purchased by any two persons by a single payment. (See Amendments of 1909 and 1910.)

Administration.

The administration of the Act has been placed under the charge of a Superintendent (Mr. S. T. Bastedo) of Government Annuities, in the Department of Trade and Commerce.

The Governor in Council is empowered to make regulations for putting the annuity system in operation, as to rate of interest to be allowed, the preparation of

tables for determining the value of annuities, the forms of contract, the selection of agents, the mode of proving the age and the identity, the existence or death of persons, the methods of paying the annuitants, &c.

Operations Reported to Parliament.

Within thirty days of each session of Parliament there must be laid on the Table a full and clear statement and accounts of all business done during the fiscal year ended previous to such session; also copies of regulations made during said fiscal year.

NOTE.—This Return (Sess. Paper No. 10c for year ending 31st March 1911) is usually printed in the Report of the Department of Trade and Commerce, Part IV, Miscellaneous Information.

Business done in 1911.

March 31—Number of Annuities issued, total.	1,709
Nov. 21—Number of Annuities issued, total.	2,504
March 31—Total money received on account of purchase.	\$ 878,323 61
Nov. 21—Total money received on account of purchase.	1,215,169 73
March 31—Immediate Annuities sold, 117; totalling.	26,821 90
March 31—Deferred Annuities sold, 975; amount of.	168,789 96
March 31—Number and amount of Immediate Annuities issued to males and females for which payment has been made in full (only issued to persons over the age of 55):—13 at \$50, 79 at \$100, 69 at \$200, 48 at \$300, 17 at \$400, 8 at \$500, 26 at \$600; total, 230 for.	63,150 00
March 31—Number and amount of Deferred Annuities purchased by males and females commencing at 5 years of age; payments: single, periodical or yearly:—39 at \$50, 745 at \$100, 238 at \$200, 186 at \$300, 64 at \$400, 39 at \$500, and 111 at \$600; total 1,422 annuitants; total annuities to be paid commencing at 55 years of age.	291,550 00

NOTE.—Fifty-seven additional applications were received in this class, but had not yet furnished their ages, hence they do not appear in the table.

The Government Annuities Fund Account.

Assets at March 31st, 1911.	\$865,444 84
Liabilities (value of outstanding contracts).	865,427 08
Receipts (purchase moneys).	396,091 09
Payments (Immediate Contracts, &c.).	40,916 27

There is one feature perhaps in connection with the business during the fiscal year ended 31st March, 1911, as summarized in the aforesaid table, which will not escape the notice of the Committee on Old Age Pensions when the matter of recommending the amount of pension to be given is considered.

Of the 1,625 Immediate and Deferred Annuities sold, 824 were written for the \$100 amount of annuity; 307 for the \$200 amount. The maximum \$600 annuity will have 137 claimants and the minimum will have 52 only.

ANNUITIES AND PENSION SCHEMES COMPARED.

On moving the House into Committee on the resolution respecting Government Annuities in March, 1908, the Minister of Finance stated:—

‘Let me first observe that it is necessary to guard against any confusion of this Bill with the proposals respecting old age pensions which were discussed in the House several weeks ago, and which have now been referred to the consideration of a Committee of this House. Old age pensions, as commonly understood, imply a contribution wholly or largely from the public treasury. This measure proposes nothing of that sort. It is not contemplated by this Bill that any contribution shall be given by the Government, unless it be in rate of interest allowed on the moneys collected, but except in that way it is not contemplated that anything shall be paid by way of contribution out of the public treasury.’ (See Debates, 1907-8, p. 4690.)

On the 24th January, 1912, when the debate on Mr. Burnham’s resolution was resumed, Mr. Macdonald (Pictou) stated with reference to the annuities system—

‘It is said by some gentlemen who discussed this question that we have an annuity system in Canada and that consequently we have solved the problem. I do not appreciate that proposition at all. The annuity system does not reach the class of men, honest but poor men, who are not able to accumulate enough money to buy an annuity. Annuities after all are only within the reach of people who have a reserve fund, financially, that will enable them to speculate in a financial proposition.’ (See Debates, 1911-12, p. 1822.)

COMPARED WITH THE MASSACHUSETTS SYSTEM.

Massachusetts adopted a voluntary insurance system under public administration through the Savings Bank Insurance Act of 1907, the underlying principle of which is the same as the Canadian Government Annuities Act of 1908. Both schemes provide for the sale of insurance and annuities at cheap rates, under governmental guarantee. There are also provisions in both acts whereby employers can co-operate with their working people in providing insurance or annuities, by making contributions toward the payment of premiums or assisting in the collection of the latter. Canada’s minimum and maximum annuities are \$50 and \$600 respectively, while Massachusetts’ minimum and maximum insurance are limited to \$200 and \$500.

THE HOUSE APPOINTS A SELECT COMMITTEE IN 1912.

On the 17th January, 1912, Mr. J. H. Burnham moved: ‘That, in the opinion of this House, it is expedient that a Select Special Committee should be appointed by this House to make an inquiry into an Old Age Pensions system for Canada, with power to send for persons, papers and records, and to report from time to time.’ Mr. E. M. Macdonald seconded the motion, and Hon. W. T. White, Minister of Finance, concurred with the object of the resolution. The resolution was further discussed by Messrs. Verville, Pardee, Nickle (Kingston), Clark (Red Deer), Hon. G. E. Foster, Hon. R. Lemieux, and Mr. J. A. Currie. An Old Age Pensions system for Canada would do away very largely with promiscuous poor relief that had become a sort of burden in local situations. The Poor Law relief system of the United Kingdom was discussed and figures were given showing how the Old Age Pensions Act of 1908 had produced commendable results. (See Debates, 1911-12, pp. 1362-1390.)

The debate was resumed on the 24th January by Messrs. Macdonald (Pictou), Carroll and Hon. Messrs. Lemieux, Foster and Emmerson, and the motion was agreed to. (See Debates, 1911-12, pp. 1822-1839.)

On the 31st January the Rt. Hon. Mr. Borden moved that a Select Special Committee be appointed to make an inquiry into an Old Age Pensions system for Canada, as set forth in the resolution of the House passed on the 24th January. (See list of members Committee, p. 2.)

Meetings of the Committee.

February 3rd—Organization: Mr. J. H. Burnham was elected chairman. The method and scope of inquiry was discussed. It was agreed that certain information could be obtained by communicating with municipal councils, labour organizations, associations and societies connected with relief of the poor, &c.

February 9th.—Second meeting of the Committee convened: No quorum.

March 20th.—Third meeting convened: Certain evidence resolved upon and witnesses to be examined were summoned; early adjournment owing to morning sessions of the House; progress on communications reported.

March 22nd.—Fourth meeting: Synopses of 28 communications were read by the chairman, as follows:—

1. Endorsing the principle of old age pensions and in favour of legislation without stating as to form—11.
2. Opinions strongly expressed in favour of pensions for the aged, and deserving poor—10.
3. In favour of a contributory system—2.
4. Suggestions offered to the Committee regarding pensions—5.
5. A letter from the Rt. Hon. D. Lloyd George offering to send two gentlemen with a thorough knowledge of the British system and a practical acquaintance of its working.

NOTE.—All communications received during the session and recess of parliament have been filed by the secretary to the Committee.

EVIDENCE.

March 22nd.—Mr. JOHN J. JOY, business agent of the Longshoremen's Association, Halifax, was examined by the Chairman, and Mr. Verville, Mr. Bradbury and Mr. Carroll.

By the Chairman:

- Q. You live in Halifax?—A. Yes.
- Q. How long have you lived there?—A. Practically my whole life time.
- Q. What work are you engaged in?—A. At present—I am a longshoreman by general occupation. I am agent of the Longshoremen's Association.
- Q. You have then what you would call a practical general knowledge of the conditions of life in that country down there?—A. Generally.
- Q. Have you any idea of what the Old Age Pension system means?—A. Yes, I have a general knowledge of the different schemes, I do not just know the details of them all.
- Q. You understand of course what the general purpose of an old age pension system for Canada would be?—A. Yes.
- Q. Do you approve of it?—A. Yes, I approve most heartily of that proposal.
- Q. Do you happen to know much about public opinion with regard to it in your part of the country?—A. Well, to the best of my opinion, my carefully formed opinion, there is a considerable public opinion favourable to it; in fact, among all those to whom I have spoken in regard to the matter I have heard nothing but favourable opinions. I have not heard a single adverse opinion expressed among the class of people with whom I come in contact.

By Mr. Verville:

Q. Have you had any experience, or heard any opinions as to the necessity for such a system?—A. I have had concrete illustrations of the necessity for an old age pension system during the last three years.

By Mr. Bradbury:

Q. In what form?—A. Well, generally speaking in my own calling of longshoreman, by reason of the vigorous and laborious nature of the work, men are practically compelled to leave their employment at a comparatively early age, that is so far as general industries are concerned, and in most cases these men are unable during their working life to provide any amount, or a sufficient amount, to maintain them in their old age and consequently are forced on their people and in some cases even are forced into the poorhouse by reason of that poverty.

Q. To the workhouse or the poorhouse?—A. Well, the poorhouse, that is the term we use.

Q. You have a poorhouse in Halifax?—A. Yes.

Q. Can you give us an idea of the number of people in that poorhouse?—A. Speaking approximately it runs to about 350 inmates usually, in the winter months; that number fluctuates and I suppose there would be some 50 or 60 less than that in the summer season.

Q. What would the largest proportion of these inmates be, have you any idea? Would they be old people?—A. Well, yes, the very large proportion are old people. There are so many old persons in the poorhouse that they have to maintain two separate wards for them, one ward for the aged poor, and then they have another ward for the aged and infirm, it is really a hospital ward. Then again there is always a certain proportion, I think the smallest proportion, of casual labourers who drift into the poorhouse during the winter months when the industries are slack. Then there is a proportion of younger persons, but I think the larger proportion, so far as my opinion goes, is composed of the aged. In fact I know of several concrete instances where men who had nobody to maintain them were forced to go there, one member of our organization had to go there the other day for that reason.

Q. Have you any idea of the number of the different sexes in the poorhouse?—A. No, I have not.

Q. The larger proportion, I suppose, would be men?—A. To the best of my opinion I think it would be.

Q. Is it not true that in any institution of that kind in Halifax the inmates would be made up largely of men who followed the sea, sailors and men of that kind?—A. That would not necessarily be so. Certainly Halifax is a Maritime port and a large proportion of the working population, that is the population who follow labouring generally some time or other go to sea. Just to give you an illustration on that point, take our own organization, we have 650 men employed just along the water front, and fully 50 per cent of the membership of that organization have at some time or other gone to sea; as I have said it is a Maritime port and that becomes a secondary occupation for the majority of the casual labourers.

Q. When they get unfit for the sea they come to your organization?—A. Yes, and in some cases they come to us and becoming tired of it they change their occupation.

By Mr. Carroll:

Q. Do you know anything about their ages?—A. I would not have very much knowledge of their ages. You see Halifax is situated peculiarly in this respect, it is a metropolitan city and during the winter months we have a number who come in from other places into the city and sometimes there is an excess of labour available so that these people are unable to procure employment, and it seems the only thing for them to do.

Q. But there is no doubt at all that a very large percentage of those in the poor-house are over 65 years of age?—A. Oh, yes, to the best of my opinion they are.

Q. Now, what do you think the effect of the Old Age Pension system would be upon the thrift of the people?—A. My candid opinion is that it would have very little effect, it would certainly not interfere with thrift as a rule. The people now have to guard against all losses that may possibly arise during their working life, that is from the time they enter industrial pursuits up till the time when the old age pension would come into effect, presuming there was such a law in force. I think it requires all that a man receives to provide for the needs of his family in that time, he has to provide for sickness or death or the many things that may overcome the average home in that period. In addition to providing for these things the majority of the workmen are enrolled in some fraternal or benevolent organization which provides a death benefit or a sick benefit; then again there is a large number of workmen who carry a small insurance by which in case of death they are assured of sums ranging in the first place from \$10 on the death of an infant, to \$40 and larger amounts on the death of an adult. That is a form of thrift which provides for those extra expenditures which come suddenly on the average home and which in the majority of cases the homes are not prepared to meet, namely, expenditure which is caused by sickness and death. Now, the old age pension, in my opinion, could not in any way interfere with that thrift. I believe that if the average man under the present circumstances can provide for his family and educate them up to the age when he would be likely to become a recipient of, or would be eligible to draw, an old age pension, I think if he can meet all those expenditures to which I have alluded and keep himself free from debt up to that point he has certainly exercised all the thrift possible. That is my view of it as far as I see. It certainly opens up a very wide question when you speak of 'thrift'; that involves a consideration of what thrift is. In my estimation the man who provides for his family and carries out his duties as a citizen, keeping free from debt, I consider, under present circumstances displays a remarkable thrift.

Q. That is you are speaking of the ordinary workingman?—A. That is the ordinary workingman. I know cases in Halifax of men who are paid \$1.25 a day, and these men have families. In the majority of cases these men have managed to get along somehow. I do not know what standard of living they have adopted, but they get along. Now, old age pensions could not interfere with them, and I cannot see how a system of old age pensions would affect men of that class.

By the Chairman:

Q. The present conditions I suppose are those of thrift?—A. Yes.

Q. Well, the present conditions can and ought to be improved upon in your opinion?—A. Yes.

Q. The present conditions therefore can only be improved upon in your opinion by some such assistance as this which is proposed to be given in the shape of old age pensions?—A. Yes.

Q. Therefore if that is the case, and an improvement being necessary, it follows logically that an old age pension scheme would have a desirable effect?—A. Yes, that is my reasoning.

By Mr. Carroll:

Q. What is the average wage of those 650 people in your organization?—A. Of those 600 people we have about 150 who receive a fair share of employment, and their wage would average from \$10 per week to \$11.50. I am basing that on the working out of the Compensation Act, which provides that the average wages of a man must be ascertained as near as possible when application is made for compensation, and in the case of the largest firm there, the firm that employs the largest number of men, the highest wages I could find on their books was \$11.50 per week.

By Mr. Bradbury:

Q. What hours do they work?—A. The regular hours and shifts run generally to 14, 15, 20, 25 and 30 according to the nature of the work and the shifts and so on.

By Mr. Carroll:

Q. What would you say was the average wage per year for these men?—A. Perhaps I may quote a statement made by a leading ship-owner in Halifax to an insurance company. He claimed that \$8 per week would represent the average wage along the water-front, and I am very much in accord with that.

By Mr. Verville:

Q. Is it possible for a man with \$8 per week to put anything aside for his old age?—A. Utterly impossible if he carries out his duty to his children.

Q. They are at the mercy of public charity?—A. At the mercy of public charity. At times it is pitiful to see the older men taken away from their work.

Q. Is it a fact that the older a man gets, if he is a longshoreman, the more accidents are likely to happen?—A. Yes, he is more subject to accidents. The work is carried on under high pressure, and when a man gets old it is only reasonable to assume that he becomes more enfeebled, and he is not able to move so quick. Sometimes the only preventive of accidents is for the man to get quickly out of the way, and a mature man has not that faculty, with the result that the older men are in greater danger by reason of their age.

Q. Your Association pays these men so much per week if they are sick or if they meet with accidents?—A. We have two secondary Associations, one that provides for things like that, that is sickness or accident, and then the usual practice is, if a man is hurt, to take up weekly collections. We have collections sometimes running up to \$50.

Q. That of course is voluntary?—A. Voluntary.

By Mr. Carroll:

Q. You have no system of relief funds?—A. No, other than the mortuary fund.

Q. Do you know anything about the relief funds in the Province of Nova Scotia?—A. No, I would not like to say that I know very much about it.

Q. Do you know that these relief funds only apply to people who are sick while they are ordinarily able to work, and that once they become so old that they cannot work the relief stops?—A. I have always understood that.

The CHAIRMAN.—That is a most important point.

WITNESS.—My understanding is that it is just a relief during working age.

By Mr. Carroll:

Q. Do you know anything else about the conditions of labour in your city outside of your Association, the conditions affecting trades and so on?—A. I have a general knowledge of the conditions that pertain to other forms of labour in the city. The majority of other crafts in the city have in some degree the same conditions as the longshoremen. Perhaps the longshoremen have more laborious hours and the men are more exposed to the weather and so on, and old age tells on a man in that employment much more quickly, but the other trades have a degree of the same conditions. They have their aged workmen going out, and in most cases they have not an opportunity to provide for their old age. That opens up another line. The trades I have in mind are what is known as the seasonable trades, such as the building trades where the conditions of employment are more or less dependent on the condition of the weather.

Q. Carpenters and bricklayers for instance?—A. Yes, just before I left the city I heard that 28 carpenters had been discharged simply because there was no work for them.

By Mr. Bradbury:

Q. What is the pay of mechanics, of bricklayers and carpenters?—A. The carpenters get 36 cents per hour, nine hours a day. The year's average of employment, as near as I can arrive at it is 7, 8 and 9 months in a year, and the carpenter has to supply his own kit valued at about \$75. This evidence is all based on what I have understood and on what I have heard from building trade mechanics.

Q. Have you ever taken this question into consideration, that if this old age pension scheme were adopted it might encourage men to disregard the future and discourage them from making provision for the future?

Mr. CARROLL.—That comes back to the question of thrift.

The CHAIRMAN.—In addition to that an old age pension scheme would provide that if a man was not deserving he would not get the pension.

Mr. BRADBURY.—The question is what would constitute a deserving man, or would a man's needs simply be considered.

The CHAIRMAN.—Not simply his needs. Supposing he was idle, vicious or drunken or anything of that sort he would not get a pension.

By Mr. Carroll:

Q. Of the inmates of the poorhouse in Halifax I suppose 90 per cent are people who live in Halifax?—A. I think that will be a fair estimate.

Q. Halifax is a city of 48,000?—A. That is as far as I know, we estimate it at about 48,000.

Q. I suppose you do not know very much about the conditions in the coal centres?—A. Not other than what I hear from men who tell me, but I would not have any expert knowledge.

Q. Then we had better get someone here who can tell us from personal knowledge as to that.

The CHAIRMAN.—Have you any further statement you would like to make?—A. I did prepare a general statement which I intended to make before the committee but I have not had an opportunity to properly revise it.

Mr. CARROLL.—I move that Mr. Joy's memorandum when revised be accepted as part of his evidence. *See Journals Appendix No. 2.*

Motion adopted.

Witness retired.

Mr. J. J. Kelso, Superintendent of Children's Aid Societies, Toronto, was examined by the chairman, Mr. Buchanan, Mr. Bradbury and Mr. Verville.

By the Chairman:

Q. Mr. Kelso, you are Government Superintendent of Children's Aid Societies of Ontario, have you any other office?—A. I am interested in social and philanthropic work generally in Ontario.

Q. You have been in that vocation for some years?—A. Yes, for twenty-five years.

Q. You have a pretty accurate idea of the conditions of life in Ontario?—A. Yes, I think so.

Q. And generally you understand this Old Age Pension proposition?—A. Yes, from general reading I think I have a good grasp of the subject and in connection with my social work.

Q. Do you think it desirable that it should be brought into effect?—A. I do.

Q. Would you give your reasons for that opinion?—A. I have found in mixing around with the people generally that there are a great many who live in dread of their old age, who have the fear that they will come to want; though they live industrious lives they find that they are becoming poorer and that knowledge has militated very much against their happiness. I have had a great many people at various times speak to me in this way. There are a great many people in this world who although they work hard all their lives, honest respectable people, they rarely get above the bare cost of living, their salary just enables them to keep from poverty. The wealth of the world is very unevenly divided, there are thousands of people who go through life and who are no better off at the end of the journey than they were when they started. It is not their fault that such is the case but it is because the conditions do not throw the money their way. Now I find that there is a feeling all over the civilized world that there ought to be a more equitable distribution of the world's wealth and that there ought to be more general comfort in the interests of the social welfare of the people; that every man and woman has a right to share in the good things in this life, that instead of waiting for happiness hereafter we should strive to make the people happy here. I believe that the Old Age Pension is something that is desirable because it is something that would remove to some extent that fear which oppresses people as to their declining years. It would be a recognition of a long life of service to the country and it would bring about some little division of wealth and it would give these people some little taste of the comforts of life before they die.

Q. Do you think it would interfere with the exercise of thrift in any way?—A. No, I do not think it would. I am sure it would not prevent any man from saving; it would not prevent any man doing his best in every way for himself and for his family.

By Mr. Buchanan:

Q. Do you find a sentiment in favour of some sort of pension?—A. I do, I believe that it is coming nearer every day. I believe the people now are coming to the conclusion that we ought to spend money to create better social conditions, instead of spending so much money on general utility schemes.

Q. In your work as Superintendent of Neglected Children do you find many cases where you think an old age pension scheme would enable the parents to support their children better? Would it affect the social conditions of the children that you have to deal with?—A. I do not know that it would affect that very much, but I know it would create a greater peace of mind in parents who have large families to bring up, and who would not feel so apprehensive of the future and therefore I believe they would be much happier.

By Mr. Bradbury:

Q. Do you not think with respect to many of those people who are trying to make provision for the future that if they were relieved from that obligation it would improve their condition?—A. Yes, it would.

Q. In that case they would not have to buy insurance and therefore would be enabled to make better provision for the education of their children?—A. Yes.

The CHAIRMAN.—That is an important point. Are they not called upon now to do things that they really should not be called upon to do?—A. I do not believe that the Old Age Pension Scheme would interfere with the insurance business or with any thing that is done now to provide for old age.

By Mr. Verville:

Q. It would bring about a better social condition by reason of people being assured of their old age?—A. I believe it would be one of the best things possible to relieve people of fear on that account.

By Mr. Bradbury:

Q. In Ontario do you find a great many cases of want among old people?—A. Yes, I do, I have brought some figures here showing the number of old people in institutions and I would like just to give you those figures. Now, I believe that this proposition comes up at a very crucial stage in the history of Canada because this is a young country and we want to avoid the mistakes that have been made by older civilizations. Now, you know that in Great Britain they were anxious to help the poor, to relieve distress, but they went the wrong way about it. They created a vast institutional system and practically pauperized one third of the British nation, and you find there a system of workhouses that is the despair of every social worker, and the people of England recognize that mistake and are unable to-day to cope with it. Before this Old Age Pension system was brought up in England, the year before, the cost of the workhouse system was \$45,000,000 a year, and it is practically the same, perhaps slightly less, to-day. It is practically the heaviest burden they have to bear. Now, I believe that in a young country like ours we ought to profit by that mistake. The popular idea of giving charity has been to create institutions and to put people in them. Deserving people should not be put into charitable institutions simply because they are in want. They have done nothing to deserve that and I think we ought to guard against putting that stigma on people in Canada. We ought above all things to avoid creating a workhouse system. Now the tendency is distinctly in that direction at this moment. In the province of Ontario a law was passed a few years ago requiring every county to establish a poorhouse, and many people have been put into these poorhouses who have nothing against them except being dependent, and they are treated as paupers and cared for and fed on the bounty of the county. Now here are the facts: We established these county poorhouses, 29 of them in the province of Ontario, and these county poorhouses at the present time have a population of 1,553. The value of these poorhouses is estimated at \$993,388,—almost a million dollars. That is just for the poorhouses outside of the city of Toronto in the various counties of this province. In addition to that we have in the city of Toronto six institutions for aged persons. We have a great many charitable institutions but the six are exclusively for the aged, and the weekly average population in these Toronto institutions is 829. In addition to that we have a number of institutions for aged people in other parts of the province. We have 21 of these. In Toronto we pay every year for the maintenance of those poor and aged people \$67,000. In the other cities of the province, for similar institutions for aged people, we pay annually \$167,689, and then the poorhouses cost annually for the maintenance of inmates \$180,056. That makes a total annual expenditure in the province of Ontario for the maintenance of aged people of \$414,788. That is, we are practically spending half a million dollars annually at the present time for the maintenance of aged people, and they are all classed, as you know, as dependents and paupers. (See *Journals' Appendix No. 2.*)

By Mr. Verville:

Q. What would be the cost per capita of the population for the maintenance of these institutions, including the valuation of the buildings and everything? Have you figured that out?—A. No, I have not figured that out.

Q. The per capita cost to the country of supporting these people and the value of the property would amount to a good round figure, I suppose?—A. This is a young country, and we are growing very rapidly. If we continue along that line, putting the poor and aged dependents in public institutions, you can readily see that in a quarter of a century this amount will be trebled or quadrupled, because the country is growing so fast, and that class of people would naturally drift into that system, and we would have an investment of probably ten million dollars in buildings, and an annual expenditure of probably two million dollars. The tendency is to create such

institutions. A few good and well-intentioned ladies get together and they see some aged people, in want, and their idea is to build an institution. They are being built all the time and new institutions for this class of people are being opened. In this age the Christian and benevolent sentiment is very highly developed and the great danger is that it is apt to run to extremes. I think it ought to be checked. Well-intentioned people, from the best of motives, are apt to create institutions of this kind and to put a burden on the community and also put a stigma on the people who become inmates. Now, I believe that if a system such as the proposed old age pension were adopted and every one at a certain age had a perfect right to claim a pension just the same as they have a right to claim insurance from an insurance company, it would save a great many people from going to institutions, and it would save a great deal of the expense that is being incurred, and which will be increasingly incurred in the future. It would also prevent these people from being classed as paupers.

Q. Couldn't you arrange to prepare a statement of what I asked a moment ago as to the per capita cost of the maintenance of these institutions and have it put in your evidence?—A. Yes, I will do so. (See Provincial Government Aid to the Poor, herein.)

By Mr. Bradbury:

Q. From what you say then there is quite a system of poorhouses throughout Ontario already?—A. There is, and I do not want to see that system grow, because I believe it is against the interests of the country and of the people and it is an undesirable system. We are getting to see more and more all the time that we ought not to put anybody in institutions except defectives and the sick. No healthy person ought to be put in a public institution, and we are fighting that all the time in the matter of orphan homes and industrial schools. The tendency is to take a child who misbehaves or commits a petty offence and put him in an institution along with a lot of other boys instead of trying to improve the lot of that boy in the community.

Q. He is isolated and put away?—A. Yes, and put under an artificial system of bringing up. It is not beneficial to the child.

By Mr. Verville:

Q. So long as you have Juvenile Courts would the effect be the same?—A. The whole object of the Juvenile Courts is to deal with the boy in the community, to surround him with friends, and not to send him to jail or to a reformatory. The idea is to create conditions that will help him to do better and I believe the same principle ought to apply to aged persons.

The CHAIRMAN.—That is an important point.

The WITNESS.—I have talked to a great many people throughout the country, and the feeling is that we ought to do more to create better social conditions. We ought to establish and develop our cities so that they will be well provided with parks and play-grounds and public buildings, that we ought to avoid slums and the establishment of those abuses and evils that have been so marked in the old world, and that we ought to insure respectable people against want in their old age.

By Mr. Bradbury:

Q. And you think this would be one way of doing that?—A. I do indeed. Everything I have read along this line has convinced me.

Q. Your idea is that if we had a system of old age pensions that the people who are labouring, the mechanics and other labouring men, would perhaps be able to do more for their families at the present time than they are doing. Is that your conclusion?—A. Yes, oh yes, I really believe that it would be an encouragement and a help to everybody to do their best.

Q. They would realize that when they reached a certain age there would be something to care for them and they would not have to make provision in insurance and benevolent societies by paying money that they really could not afford to pay.

By Mr. Verville:

Q. And it would tend to give their children a better education?—A. I do not believe that it will interfere with natural affection. People say sometimes that such a system would tend to make the parent careless, but I do not think so; there might be isolated instances but on people generally I do not think it would have any prejudicial effect.

Q. I would like to ask have you any knowledge of the practice in poorhouses, do they separate the families when they enter there?—A. They divide couples, if a man and his wife go in they put them in different wards and I am asking whether it is really fair at 65 years of age to part an old couple.

The CHAIRMAN.—That is a very important point.—A. I believe it is entirely wrong, that is one of the evils connected with institutional method; they cannot sometimes avoid it.

Witness retired.

Mr. J. C. McCONACHIE, Inspector of Children's Aid and Secretary of Associated Charities, Kingston, Ontario, was examined by the chairman and Mr. Carroll.

By the Chairman:

Q. You live in Kingston, Ontario?—A. Yes, sir.

Q. What is your vocation?—A. I am inspector of the Children's Aid Society, and general secretary of the Associated Charities.

Q. You have then a general knowledge of the conditions of life not only of children, but of their parents?—A. I have a fairly good knowledge.

Q. You understand what an old age pension system means?—A. Fairly well.

Q. In general terms?—A. Yes, I have not made a study of it.

Q. Are you of the opinion that the payment of such a pension as is contemplated would have a good or a bad effect on the social life of the people?—A. I should think it would have a good effect.

Q. Will you give us your reasons for thinking so?—A. In the first place, I believe that so far as the question of separating children from an interest in their parents is concerned that a pension system would have the effect of breaking that up. The separation which occurs between children and their parents is largely due to the breaking down of the bonds in the home, and that is largely on account of the poor condition into which a family sometimes falls.

Q. Possibly through no fault of their own?—A. Through no fault of their own so far as I can see. My observation leads me to say that these people fall into that condition on account of social conditions rather than on account of faults of their own. That it is society that is to blame and not the individual. We may have to go far back and if we do we trace it altogether to other conditions, but if social conditions were different and if economic conditions were different the family would not get down to that condition. Even drunkenness and all that which comes in afterwards and puts a family in a very bad condition is due I think to a very great extent to the social and economic conditions in which they live.

Q. And you think that would be vastly improved by the introduction of the Old Age Pension system?—A. Just in that connection I might say this that I have found several families struggling along to pay the small premium per week and by so doing they kept themselves so poor that in the winter time we had to supply them with fuel. They did not want to give up their little insurance which they had been in-

duced to take out and which they were unable to keep up during the winter, in the out-of-work season, and as a result they came to charity and consequently suffered in the matter of their independence.

Q. In other words charity had to supply what the Old Age Pension system would supply?—A. Quite so.

Q. You have heard Mr. Kelso's evidence in regard to the institutions, do you think it would have that important effect in tending to keep the people out of the institutions?—A. Surely. I see no reason why many of them—I have in the city of Kigston now some five or six families that are being kept out of the institutions by charity simply because we haven't the heart to put them in there.

Q. And you consider these people thoroughly deserving?—A. Thoroughly deserving. Some of them were the most respectable people in the city who got into difficult circumstances through various investments and one thing and another, and sickness in many cases has brought them to the position in which they had to receive relief, but they are being maintained partially; sometimes we have one or two families maintained all the winter rather than put them in the home where they would probably be separated.

By Mr. Carroll:

Q. From your observation is there any doubt in your mind as to the necessity of some such scheme?—A. Well, from my observation I would say no, but I haven't gone very extensively into the question.

Q. There is, you think, a necessity for it?—A. There is a necessity for something.

Q. The point I wanted to make clear is that this system of old age pensions is bound to give the poor people, the children of the poor people, a better education and more comfortable conditions under which to live in their young days?—A. It would relieve the parents of the necessity of providing for their own old age and they would have the money to spend in giving their children better education, and would still be able to maintain their independence which is a very great thing. As long as you can enable the family to keep their heads above the level of receiving relief from any source they will look after their children and their homes much better.

Q. And is it not a matter of fact that what many people call thrift keeps many families in a very uncomfortable position and keeps their children from receiving a fair education? Have you observed that in your experience?—A. Yes, I think I would admit that.

Q. So that the word 'thrift' may mean one thing with one class of persons, and may mean an entirely different thing with another class of persons?—A. Undoubtedly so.

Witness retired.

Mr. JOHN KEANE, officer in charge of Children's Aid and Associated Charities, Ottawa, was examined by the chairman, Mr. Verville, Mr. Bradbury and Mr. Carroll.

By the Chairman:

Q. Mr. Keane, you live in the city of Ottawa?—A. Yes.

Q. And you are in charge of the Children's Aid and the Associated Charities of Ottawa?—A. Yes.

Q. You have lived here for some time?—A. Yes, a good many years.

Q. You understand that the object of the committee is to gather information as to the advisability or otherwise of applying the Old Age Pension system to Canada?—A. Yes, sir.

Q. You have heard the evidence that has been given heretofore and it is therefore practically unnecessary to ask you questions. We would like you to give us information upon the whole question?—A. Of course, I have not considered the matter very closely. My duties are so arduous that I have not taken it up, but from what I have read of it, and from what I know of it I am satisfied that it would be of very general advantage to the community.

Q. With regard to this question of thrift, do you think it would have the effect in any way of pauperizing the people and lead to shiftlessness because they had the prospect of receiving a small pension in old age?—A. With reference to that I presume there are exceptions in every instance; there are people of reckless character who would probably look forward to the time when they would have the right to ask for a pension but I do not think it would be prevalent at all, that class of people would be inconsiderable in number.

Q. And, of course, always having regard to the fact that the system of old age pensions is thoroughly protected against shiftlessness you would consider it advisable to go on?—A. I think it would be, yes, sir, certainly. I may add that in connection with my duties we meet, almost weekly, parties who are seeking to be admitted to the institutions in the city who want our aid in securing admission. They are people who have worked hard all their years up to that time and are now unable to work any longer. It is one of the most trying experiences which I have to deal with these people; they do not want to go into the homes, yet they have no place to go and if we had such a system as is proposed here it would, I think, obviate a good many of these difficulties. The wages that prevail generally for the working men for only a limited period of the year, which is, I think, around here eight or nine months, are such that unless a man has the propensities of a miser he cannot save anything, and if he has those propensities his family will suffer.

By Mr. Verville:

Q. A man has worked for that period if he does not lose some time during the year from sickness or other causes?—A. And with the very rigorous Canadian winter, where men are engaged in building operations the season is limited, and even in the case of these men who are employed in the surrounding country, the farmers look after their stock themselves in the winter without help, and by this means crowds of people are thrown on the market, so to speak, and are unable to provide for themselves, they are out of work in the winter.

By Mr. Bradbury:

Q. Have you any cases in Ottawa where old deserving people have to be looked after?—A. Yes, but there is one disturbing feature and that is, what are we going to do with those that are not deserving.

By the Chairman:

Q. That is something that is outside the purview of this committee?—A. Yes, they will have to be provided for in another way.

By Mr. Bradbury:

Q. I have known you for a number of years, would you say that if this proposition were adopted it would remove for instance the necessity for the Old Men's Home—to a great extent?—A. It would have a very material effect, it would reduce the number of inmates to practically nil, I suppose.

Q. And it would affect the Old Woman's Home similarly, I suppose?—A. It would affect the Old Women's Home in the same way.

Q. You believe as a whole that the old age pension would be a good thing for Canada?—A. Decidedly. We have unfortunately a number of people, quite a considerable number, who refuse to go into any home owing to their pride, and yet who are living in a more miserable condition than if they were in a home.

Q. Who still require your assistance?—A. Who require constant assistance. You can imagine the condition in which these poor men and women are.

By Mr. Carroll:

Q. It was suggested in the debate in the House of Commons on this question that in a young agricultural country like Canada there was no necessity for an old age pension scheme?—A. The old age pension scheme, I suppose, does not apply to those who are agriculturists, or who have prospects and property. It is intended for the labouring class or those who really have to work for a living.

The CHAIRMAN.—One's property must be limited, and also one's income before one is entitled to a pension.

By Mr. Verville:

Q. Is it not a fact, borne out by your experience, that those who are accustomed to thrift are driven to it by actual conditions?—A. Very largely, for this reason that for a great portion of the year they have nothing to do. Owing to the conditions in Canada they are not occupied all the year, and any temptation that appeals to people appeals to those who are out of employment. If that condition could be met and work could be provided in the winter season a large portion of our charitable work would be unnecessary. We have to provide in the winter a very large amount of fuel for people who are not able to provide it for themselves.

Witness discharged.

The CHAIRMAN.—I do not suppose it is possible for us to do anything more this session, but we hope to make an early start next session and go right ahead with the work.

Mr. BRADBURY.—I move that the secretary be instructed to gather information from the different countries where an old age pension system is working, and all available information in Canada bearing on this question, and that he present it to the committee next session.

Motion carried.

Committee adjourned.

NOTE.—For the evidence of Mr. W. A. Sherwood and revised statements prepared by Messrs. Joy and Kelso, marked exhibits 'A' and 'B,' see *Journals Appendix No. 2, 1911-12.*

A PROGRESS REPORT OF THE COMMITTEE.

March 25th.—Mr. Burnham, Chairman, presented to the House the following report of the Select Committee:—

Your Committee has received many Communications in answer to a Circular letter addressed to Clerks of Municipal Councils, and to Secretaries of Trades and Labour Councils, &c., throughout Canada and elsewhere. It has also examined witnesses, but it has not been able to arrive at proper conclusions respecting this important subject owing to lack of time. Further information has been requested by members of the Committee which it has not yet had time to gather.

Your Committee would therefore recommend that further information in respect of the operation of Old Age Pension Systems in Canada and other countries be asked for and prepared by the Clerk of the Committee, and also that he file all communications received in connection therewith.

Your Committee also begs leave to present the evidence it has taken, which is hereto appended.

COMMUNICATIONS.

Three distinct categories of communications have been sent, and received since the Inquiry is in progress. These cover various phases of information that was requested, and to which a fair proportion of replies were received. The three categories may be described briefly as follows:—

A.—Copies of a circular letter, approximately 590, were addressed to Municipal councils, Labour organizations, distinguished Clergymen of various Churches, Captains of the Salvation Army, and Constituents on the request of Members, requesting their views as to the desirability or necessity of an old-age pensions system for Canada. Replies thereto received, number 118.

B.—Copies of a letter (arranged to suit) were addressed to Provincial governments, Superintendents of Municipal Homes, and other persons in charge of Old-folks homes and other organized institutions requesting information as to public grants and voluntary contributions; the number of persons, 65 years of age and upwards, who were under their care; cost of support and administration, &c. Replies thereto received number 52.

C.—Copies of a letter (arranged to suit) were addressed to Civic departments of nine cities, City police and Fire Departments, Railway, Telegraph and Telephone companies, Banks, the Canadian Manufacturers Association, and the Dominion Labour Congress, requesting information as to pensions systems, benefit funds, superannuation or retirement funds that have been established in behalf of employees and officers. Replies thereto received number 26.

In B, and C categories, further research has to be made, and further replies are expected. The foregoing deal wholly with the situation in Canada.

Communications of a special character were also addressed to Foreign governments, and to which replies have been cordially given. The information contained therein is printed elsewhere in this Report. (*See Index*).

(Received too late for classification in Category 'B'.)

(199)

PROVIDENCE, MAISON-MÈRE,
Montréal, 3 décembre 1912.

MONSIEUR,—Nous avons l'honneur, en réponse à votre lettre du 21 octobre dernier, de vous adresser le mémoire ci-joint:—

De juillet 1911 à juillet 1912, la Communauté a hospitalisé, dans cinq hospices situés dans la ville de Montréal, 610 vieillards. Le coût moyen par jour du support et l'entretien est de 30 ou 35 centins,—variant suivant le coût des choses nécessaires à la vie.

Les sommes ou valeurs en argent des contributions reçues, sont: Du Gouvernement provincial, \$588.00; de la Banque d'Epargne, \$626.00; par pension des vieillards, \$8,606.55; total, \$9,820.55

Le déficit annuel est comblé par le travail des sœurs, les concours de charité et les quêtes.

Nous nous soucrivons
Vos bien humbles servantes,

LES SCEURS DE LA PROVIDENCE,
Par Sr Anaclet, D.G.

Communications received as per category 'A.'

Number of Communication.	Place and Name.	Synopses of Contents.
NEW BRUNSWICK.		
1	Grand Anse, J. B. Blanchard.....	Worth serious consideration of the Government. Quite a number over 65 years would derive benefit in this district.
2	Fredericton, City Clerk.....	Question never considered by City Council. No suggestion to offer.
4	Moncton Trades & Labour Council, Niel Savage.	Strongly approves. Figures given show 850 men and women in various stages of destitution in County. No Federal nor Provincial Government assistance given.
NOVA SCOTIA.		
5	Amherst, D. J. McLeod, Clerk, Union Municipalities.	Persons 65 or 70 years of age are supposed to be in prime of life. Paupers are provided for in district where they reside.
6	Amherst, Salvation Army, Capt. A. Townsend.	Such a system of relief cannot be inaugurated too soon. From 15 to 20 persons in Amherst would be helped and relieved.
7	Belliveau's Cove, Mun. Clerk, A. A. Thériault.	Would be one of the best legislative Acts in this country. Have taken the trouble to make a close study of relief work.
8	Dartmouth, Town Clerk, A. Elliott....	The Town Council considers that legislation would be desirable. Between 50 and 100 over 65 years in the town would be greatly helped.
8	Dartmouth, Salvation Army, Capt. Fred. Johnston.	Desirable and very necessary. One is being cared for; will not let him go to the poorhouse.
11	Digby, Salvation Army, Capt. J. H. Pace.	A good and wise move. A close examination is advisable. Cause of distress must be looked into. Some are not worthy of assistance.
12	Halifax, Trades & Labour Council, M. D. Cooper, Sec'y.	Unanimously and heartily in favour of the enactment. Refers to old-age pensions in other countries; cost of living, &c.
13	Hantsport, J. Como.....	Lengthy reply approving that something be done to relieve the present situation of the wage-earner. Would be a humane act on the part of the Government.
14	Liverpool, Salvation Army, Captain Bessie Eastman.	"Such legislation is badly needed in the town and district where I work."
15	Lower Mount Thom, Chas. A. Maxwell..	In the rural districts there is little need. Not over 10 per cent of the people over 65 years of age are a burden on any one.
16	New Glasgow, Steel & Coal Co., Thos. Cantley.	There is no pressing need of legislation on the subject. A very considerable number of persons might be benefited. Might discourage thrift, unless the system be on the contributory basis. The inculcation of thrift is one of the great needs.
17	Springhill Mines, Salvation Army, Capt. Major.	There should be some legislation. Some societies would willingly help the government. Not more than 40 or 50 in the town who are in need, but not one has really been in want for the last six months.
18	Stellarton, L. Campbell.....	All the people spoken to are distinctly in favour. About 65 persons would benefit; these are without means at all and are between 65 and 70 years of age.
19	Stellarton, Frank Carroll.....	The coal miners should be admitted to receive such a pension. If he is labouring overground at \$1.40 a day he does not save anything for old age.
20	Sydney, C.B., Trades & Labour Council, H. Gregory.	Desirous that legislation be enacted which would give to every needy and worthy applicant over 65 years of age a pension commensurate with his needs. Men and women who have contributed to the wealth should not be committed to the "scrap pile" at first sign of age.

Communications received as per category 'A'—Continued.

Number of Communication	Place and Name.	Synopses of Contents.
NOVA SCOTIA.— <i>Con.</i>		
21	Thorburn, Pastor, Jno. N. McLennan...	Would be a benefit to this coal-mining district. Miners in some departments are poorly paid. Impossible for a miner to raise a large family and bank money for support of old age, no matter how thrifty and industrious.
22	Trenton, Town Clerk, J. B. Strickland...	Will bring the matter before Council and will send some detailed information. Note.—No further reply received.
23	Westville, Labour, J. M. Brown.....	Would be very much appreciated by coal mines. The age limit should be governed by the occupation. Number of aged people in district. 65 years of age and over: 11 males and 9 females.
24	Westville, Labour, D. A. Paton.....	Very desirable. Have brought up a large family. A day's pay will only buy food and clothing to provide them, and leaves nothing to provide for old age. Some 15 or 20 persons would be greatly benefited in this town.
ONTARIO.		
25	Aurora, Salvation Army, Adjutant M. Gamidge.	In our work I find many struggling along, real old people.
26	Belleville, Salvation Army, Adj't. C. Allen.	Strongly recommended. Many demands for aid during last winter. Many more will not let their circumstances be known. Pension system will meet this need.
27	Berlin, City Clerk, A. H. Millar	No action taken. The consensus of opinion was, although not officially, that legislation along the lines mentioned was not necessary at the present time.
28	Brantford, Assessment Dep't., J. H. Oldham, Clerk.	About 440 male persons. Very difficult to get the ages of other sex. The only information that can be given.
29-30	Brantford, Trades and Labour Council, H. J. Symons.	Resolution passed in favour. Relief office reports there are 25 persons over 65 years of age receiving public charity. Many deserving old people are dependent on friends. Factory system is such that old men are not wanted.
34	Englehart, Town Council, J. Hampden Field, Clerk.	Resolution passed: Fully in accord with the movement to have an old age pension provided for deserving citizens. 3 deserving needy here, namely 2 in town and 1 in township.
36	Galt, Town Council, J. McCartney, Clerk.	The Council feel that the present Annuity System meets the case so far as they can see. Not disposed to recommend an Old-age Pension system.
37	Guelph, Board of Health, Geo. J. Thorp, Chairman.	Quite desirable provided applicants are classified. Would tend to encourage improvidence unless proper course is pursued. Strongly recommends Inebriate Hospitals as in State of Iowa. In this City about 50 of each sex are dependent on help and assistance. The inmates of institutions cost \$2 per week.
38	Hamilton, Trades and Labour Council, W. R. Rollo.	Endorses the principle of pensions for persons over the age of 60 years. Relief officer reports 106 cases in the House of Refuge. Many cases in St. Peter's Home and the Aged Women's Home. There are any number of cases suffering in silence who do not want to be separated. Relief officer continually receives applications for help.
39	Kenora, Salvation Army, Capt. C. Berg.	In our work we find a great many who have very little to depend on. Would be a benefit if arrangements could be made.
40	Leamington, Salvation Army, Capt. H. M. Lloyd.	We have a few old people in our community who are really deserving of such. (Names and ages of three persons given). Would not favor pensions to any one who would squander and abuse, might tend to encourage in sinful ways.
41	Listowell, Town Council, Wm. Bright, Clerk.	Resolution passed: Not advisable to adopt proposed pensions system owing to excellent accommodation provided by various councils in this province for indigent aged persons.

Communications received as per category 'A'—Continued.

Number of Communication.	Place and Name.	Synopsis of Contents.
ONTARIO— <i>Con.</i>		
42	London, Salvation Army, Capt. H. Beven.	Would be at present time an untold blessing, and a powerful provision for the future.
43	Midland, Salvation Army, Ensign M. Burry.	18 years an Officer of the S. Army. It is very clear to me the majority of the working class of people only make ends meet in obtaining bare necessities of life. If wisely conducted such a system can be made an incentive to industry instead of an encouragement to sloth.
44	Norland, Salvation Army, Capt. James Beck.	About 12 deserving aged women would be benefited here. Have held services regularly at House of Refuge; not one express themselves as being satisfied; a number of these could have avoided the House if there had been a pension system.
46	Ottawa, Board of Control, N. H. H. Lett, Sec'y.	Considers the adoption of some such system desirable. In the opinion of the City's Charity officer a considerable number of deserving cases would be materially benefited in this municipality.
47	Peterborough, Trades and Labour Council, T. Dark.	Are in favour; cannot come to soon. 60 persons would be benefited here.
48	Peterborough, Typographical Union, J. M. Galbraith.	Unanimously of opinion such a measure would be in the interests of the country and the workers.
50	Petrolia, Salvation Army, Capt. J. T. Wright.	In hearty agreement with the proposed measure (gives several reasons). About 60 persons both sexes would benefit in this town.
51	Port Arthur, Trades and Labour Council, S. Wilson.	In favour of legislation granting old-age pensions to take effect at the age of 60 or 65.
53	Preston, Corporation, H. C. Edgar, Clerk.	The Council did not wish to express any opinion regarding same. Our member, Mr. G. A. Clare, will look after our interests in the matter.
54	Ridgetown, Jas. Hawking.	"I write to urge you to decide favourably. The dread of the disgrace and eternal onus which attaches to those compelled to take refuge in those institutions cause a vast multitude to commit suicide."
55	Sault St. Marie, Council, C. J. Pim, Clerk.	A home or poor farm is needed here more than anything else. As it is now the unfortunate must go to the district jail; 5 or 6 of these are in the jail all the time.
56	Simcoe, Town Council, W. C. McCall, Clerk.	Our sympathies are with the movement and believe will be for the general good if adopted. Twenty people here would be benefited.
57	St. Catharines, Trades and Labour Council, L. T. Coyle.	The workmen of this district are fully in accord with the scheme. Would be of untold benefit. Results would amply repay for the outlay that would be necessary.
60	St. Thomas, Trades and Labour Council, J. Ballantye, J. Lane, R. Devlin (Committee).	We as a committee appointed have made enquiry of the wage-earners; are much impressed; would urge upon you to report favourably.
61	St. Thomas, Salvation Army, J. Mercer, Adjutant.	Very commendable so far as I can gather. Within my purview at least six would be considerably helped.
62	Strathroy, Town Council, F. A. Atkinson, Clerk.	The council does not approve the old age pension system for Canada.
63	Thedford, Salvation Army, Capt. Geo. Taylor.	Three communications from Captain Taylor all showing how heartily he has canvassed as he says. List of names in town and township comprising 13 males and 18 females, the majority of whom are 70 years and upwards, and would be benefited.
64	Toronto, J. J. Kelso, Supt. Neglected and Dependent Children.	Thousands live in constant dread of poverty and humiliation. A pension scheme would increase the standard of living, and incidentally reduce population of insane asylums. (See also evidence.)
66	Uxbridge, Salvation Army, Capt. M. M. Walen.	Very desirable. Some 20 or 30 in my district who would benefit.
67	Windsor, City Council, S. Lusted, Clerk.	Submitted circular letter to council; committee appointed to consider; report of committee will be communicated. Note.—No further communication received.

Communications received as per category 'A'—Continued.

Number of Communication.	Place and Name.	Synopsis of Contents.
QUEBEC.		
68	Chicoutimi, Town Council, O. Tremblay, Clerk.	Not desirable; not necessary.
70	Montreal, Trades and Labour Council, E. Provost, Secretary.	There can be no doubt as to the desirability of legislation.
72	St. Johns, Trades and Labour Council, F. A. Bangs, Secretary.	We most heartily approve in favour of its adoption. From data taken about 200 people of both sexes over 65 years of age would be greatly benefited. Many would be relieved of actual want.
ALBERTA.		
73	Calgary, Brotherhood of Carpenters and Joiners, J. A. Ruggles.	Resolution passed strongly approving the adoption of pension scheme for old age.
74	Calgary, City Council, J. W. Mitchell, Mayor.	Favourable to such legislation. Approve of provisions by legislation for persons of 65 years or over; pension to be payable monthly. Proportion of old age persons possibly very much lower than any other city of same size in Canada.
75	Calgary, Salvation Army, Adjutant H. C. Kendall.	Very commendable. Frequently visited institutions but are far from being like home. What a blessing and comfort a weekly or monthly allowance would be to many. Pray that God may prosper it and that it may soon come into action.
76	Coleman, United Mine Workers, W. B. Powell, President.	"I appreciate your inquiry. To my mind there is great necessity for such legislation. I feel the Government is true to itself in making this inquiry. Life to many is a fight against tremendous odds."
77	Edmonton, City Council, F. M. S. Crosskill, Secy.-Treasurer.	The view expressed by the council: "So far as the Edmonton district is concerned there is no necessity for legislation."
78	Lethbridge, Labour Council, J. M. Ritchie	Does not appear to be a live question here at present. Called for information through the Labour Bulletin; none supplied.
79	Medicine Hat, Trades and Labour Council, B. W. Bellamy, Secretary.	The necessity for such legislation is amply proven by annuity pamphlets of Government. Poor houses not yet established here. Such legislation would prevent such undesirable institutions. To industrial workers who do the work of the State should be extended old age pensions.
BRITISH COLUMBIA.		
80	Andimaul, Salvation Army, Ensign J. M. Hardy.	Much distress would be removed if such system came into force. Would be a great boon to the country to have old people cared for and not have them feel they are paupers.
81	Cranbrook, Salvation Army, Captain F. A. Stride.	Regarding Cranbrook I do not think of any really deserving cases. Those advanced in age are in fairly good means. Personally I think there is a necessity for such legislation.
82	Ferne, City Council, S. W. Barclay, Clerk.	In favour of legislation respecting pension system. Will not affect this city; only about 6 persons who are over 65 or 70.
83	Ferne, United Mine Workers, A. J. Carter, Secretary.	Employment in the mines is very unsteady. Cost of living is high; well nigh impossible to provide for old age. Day Wage (Miners): \$3.30; Outside men, \$2.47.
84	Glen Vowell, Hazelton, Salvation Army, Ensign J. Sharp.	Very glad you are interested in the old people. About 8 would be benefited; some are blind, and others disabled. I am the missionary here in a native village.
86	New Westminster, C. H. Stuart Wade, Publicity Commissioner.	Supports the desirability of legislation. A small proportion would be eligible. Submits that a deserving man or woman should not be permitted to become an object of charity at age of 65.

Communications received as per category 'A'—Continued.

Number of Communication.	Place and Name.	Synopsis of Contents.
BRITISH COLUMBIA— <i>Con.</i>		
87	New Westminster, City Council, W. A. Duncan, Clerk.	Endorse the desirability. The necessity is not very great just now. About 10 men in our employ have reached the age of 65 years; cannot be discharged as the city would have to provide for them. In such cases a pension would be useful.
88	Prince Rupert, City Council, E. A. Woods, Clerk.	Our Finance Committee is unanimously in favour of suitable legislation. Little need here just now; only very few over the age of 65. Conditions attract young men and women.
90	Revelstoke, Trades and Labour Council, P. Parker, Secretary.	Evidently desirable; distinctly necessary. Number of persons to whom pension would apply is only about 20. Pensions should be payable at 60, and in some cases at 55.
91	Vancouver, Salvation Army, Major G. L. Phillips.	More applicable to the older provinces. We will furnish our quota of aged people in the course of time. 2 or 3 in our Corps would be eligible for assistance.
MANITOBA.		
95	Carman, Town Council, H. E. Robeson, Mayor.	In our opinion there is no great necessity at present. Many here are over the age of 65 or 70 but with one or two exceptions they are financially able to take care of themselves. This is a very prosperous district.
96	Emerson, Town Council, W. W. Unsworth, Clerk.	We suggest and hope that something practical may be done in due time. Should not wait until forced by Socialism or Philanthropy to attend to domestic legislation.
97	Gladstone, Town Council, S. Schooley, Clerk.	Note.—Communication covers over two large type-written pages. Council is of opinion that it would be the means of doing away with poorhouses. Passed a Resolution in favour of the system.
98	Kildonan Municipality, H. Thompson, Clerk.	Council is in sympathy providing it will be a direct charge against Dominion funds and not a charge against municipalities. Kildonan is at present time almost free of dependent persons.
100	Portage la Prairie, City Council, F. W. Clayton, Clerk.	So far as the West is concerned we would have very little use for it. This City very rarely has aged dependents. For aged persons requiring attention we have a Provincial Home where they are admitted.
101	St. Clements Municipality, Thomas Hay, Reeve.	Favour Annuity or Contributory system. Opposed to pensions indiscriminately granted to all old people. We have about 5 old people who get help from our Council. Anything in the line of help to old people should go through municipal officers.
102	Swan River, Town Council, B. E. Rothwell, Secretary-Treasurer.	We can recollect only one party who would be a proper subject for an old age pension. Only a handful of old men in the whole district, say 1 in every 500 of population.
103	Winnipeg, Trades and Labour Council, J. V. Johnston, Secretary.	Council strongly in favour of a Free Old Age Pension Act. That pensions be payable at age of 55 years. Residence, 20 years. Rate \$1 per day. Modern industrial conditions constantly speeding up. Employers are reluctant to engage workers past middle age.
SASKATCHEWAN.		
104	Broadview, Town Council, A. Sinclair, Clerk.	Council not in a position to give an opinion. No person in district at present needing relief.
105	Indian Head, Town Council, O. J. Godfrey, Clerk.	Our opinion is, so far as this province is concerned, that old age pensions are not required. Only one case here to whom it could apply; his sons well able to provide.
106	North Battleford, Town Council, H. W. Dixon, Secretary-Treasurer.	Council's opinion is that a system of old age pensions is desirable. Only 3 or 4 in the limits of our town who would likely be benefited.

Communications received as per category 'A'—Concluded.

Number of Communication.	Place and Name.	Synopses of Contents.
SASKATCHEWAN— <i>Con.</i>		
107	Regina, City Commissioner, A.J. McPherson.	To my knowledge this question has never been given serious consideration by any municipal body in Saskatchewan. Old people in general are provided for by the country's prosperity. May be of some importance in eastern provinces.
108	Saskatoon, City Council, A. Leslie, Clerk.	Council has no suggestions to make in regard to old age pensions.
109	Saskatoon, Trades and Labour Council, H. Whipp, Rec. Secretary.	Council have been and still are urging the enactment of an old age pension system.

NOTE.—Communications No. 4, 16, 90 and 96 are scarcely given full justice in the foregoing synopsis of contents owing to length and the varied range of views discussed therein. Communications No. 110, 111, 112 and 113, received from Right Reverend M. J. Spratt, Archbishop of Roman Catholic Diocese of Kingston, Reverend John McIntosh, Moderator of the Baptist Convention, Toronto; Right Reverend L. P. A. Langevin, Archbishop of St. Boniface, and Right Reverend L. N. Bégin, Archbishop of the Roman Catholic Diocese of Quebec, respectively, can scarcely be classified in the foregoing category. They contain practical views and suggestions, but are, most likely as one of them states, at the conclusion of his letter—"Submitting the above simply for consideration"—not intended for publication.

PART I.

‘B.’—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor.
Almshouses, Municipal Homes, Houses of Refuge, &c.

NEW BRUNSWICK.

No. of Communication.	Almshouse. — Where Located. — Name.	Synopsis of Contents.
114	Chatham, Co. Northumberland, (June 1st, 1912). D. P. McLachlin, Sec’y. to Commissioners of Municipal Home.	Total number of Inmates, 23. Number of Inmates, 65 years to 93, 16. Average cost of support per unit per day, 10c. Average cost of maintenance per unit per day, 35c. County grant received in 1911, \$3,600. Individual aid received in 1911, \$58. Value of buildings and grounds, \$10,000. Keeper’s salary per year, \$500. Doctor’s salary, \$175.
115	Hampton, Kings County, Geo. O. Dickson Otty, Sec’y.-Treasurer. (Printed report for 1911 sent with communication—Report dated Jan’y. 24, 1912). See pp. 16-21.	Number of Inmates have increased to an appreciable extent (ages not given)—Total number entered, 34. Total number of days’ detention, 9,194. Average number of days per inmate, 270. Cost of maintenance per unit per day, 30c. Total receipts from Assessment, \$3,406. Expenditure on general account, \$3,082 07. Amounts chargeable to parishes, \$384.05. Caretaker’s and other salaries, \$811.
116	Hopewell Cape, Albert Co. W. O. Wright, Sec’y.-Treasurer, June-8, 1912.	It is quite true that the Legislative Assembly of this province passed the Act you refer to, but for various reasons the Municipal Home has never yet been established in this county.
117	St. Andrews, Charlotte County, F. H. Zimmer, Sec’y.-Treasurer.	No reports on file. The Commissioners are Overseers of the poor in their parishes. They submit annual statements of receipts and disbursements for maintenance and relief to the County Council. Ratepayers in the parishes are fully informed as to number of inmates, etc.
118	St. John, Provincial Hospital, J. V. Anglin, M.D., Superintendent, June 10, 1912.	On June 1st, 1912, there were in this hospital 562 patients; 312 men, 250 women. Number of these 65 years of age and over, 72, 39 men and 33 women. Maintained wholly by province, 36. Maintained wholly by friends, 8. Maintained partly by friends, 2. Maintained by province and municipality, 26. Average daily cost per unit, 42c. Municipalities pay for the 26 harmless patients included per day, 18c.

NOTE.—(a) An Act was passed by the Legislative Assembly of New Brunswick in 1897 (see 60 Vic., cap. 41) authorizing county councils of the province to create districts for the support of the poor. This Act also provides for the establishment of almshouses, administration by commissioners, maintenance by funds levied on the assessment of parishes, &c. In April, 1885, an Act was passed authorizing the city of Fredericton to issue debentures (\$5,000) to erect an almshouse and workhouse. The city and county of St. John in 1888 and 1889 also issued debentures for a similar purpose. Acts were also passed authorizing the almshouse commissioners of Kings County, Carleton, Westmorland, Albert, Charlotte, York and Northumberland, to erect and maintain almshouses, to be administered in connection with farms for the support of the poor. According to foregoing communications the same conditions exist as to organized aid at the present time.

(b) Communications were addressed to municipal homes (the name now given instead of almshouses) at Woodstock and Dorchester; no replies.

'B.'—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor, Almshouses, Municipal Homes, Houses of Refuge, &c.—*Continued.*

NOVA SCOTIA.

No. of Communication.	Asylum and Poor Farm. — Where Located. — Name.	Synopsis of Contents.
119	Argyle, Yarmouth Co., Byron C. Sims, Supt. Poor Asylum. June 1, 1912.	Total number of inmates, 15. Number of, 65 years and over, 8. Average cost per unit per day, 12c. Municipal grant, \$640. Individual or society aid, nil. Value of buildings and farm, \$7,000. Salaries: Keeper's \$450, matron's \$140, doctor's \$50. Note.—The farm supports the Home.
120	Bridgetown, Annapolis Co., John C. Myers, Supt. June 1, 1912.	Total number of inmates, 65 years and over, 21. Average cost per unit per day, 21c. Cost of maintenance for 1911, \$3,761. Value of buildings and farm, \$18,000. Municipal grants, "total upkeep." Salaries paid out, \$600. Provincial, individual or social aid, nil.
121	Cole Harbour Road, Halifax Co., J. W. Conrod, Supt. June 1, 1912.	Number of inmates, 65 years and over, 19. Total number of inmates, 57. Average cost per unit daily, 21c. District grant, 1911, \$2,234.25. Value of buildings, farm, &c., \$25,000. Maintenance, salaries, &c., \$6,234.52. Other receipts, \$4,000.
122	Day-Spring, Lunenburg Co., Adolphus Wite, Keeper. June 1, 1912.	Number of inmates, 65 years and over, 17. Total number of inmates, 36. Average cost per unit daily, 25c. All paid by municipal grant. Cost of maintenance, \$3,100. Administration and salaries, \$480. Value of buildings and farm, \$15,000.
123	Greenwich, King's Co., H. M. Neary, Clerk to Overseers. June 1, 1912.	Number of sane inmates, 65 years and over, 3. Total number of inmates, 9. Daily cost per unit for sustenance, 24c. County grant for 2 harmless insane, 1911, \$150. Receipts from municipal taxation, \$1,200. Receipts from sales of farm products, \$575. Value of buildings and farm, \$10,000. Cost of maintenance, \$1,400, inclusive of keeper's and clerks' salaries which are \$300 and \$105 for 1911.
124	Halifax, Charities Department of the Legislature. F. F. Mathers, Sec'y to Provincial Secretary.	Communication and report of G. L. Sinclair, M.D., Inspector of Humane Inspections on Hospitals Asylums and Poor Farms.
125	Halifax, Victoria Hospital, W. W. Kenney, Supt. June 11, 1912.	Number admitted, 65 years and over, during calendar year 1911, 107. Cost per unit per day, \$1.57.
126	Meteghan, Digby Co., Benj. M. LeBlanc, Keeper. June 1, 1912.	Number of inmates, 65 years old and over, 5. Average cost per unit per day, 30c. Municipal grant, \$2,250. Cost of maintenance, \$2,250. Value of buildings, \$3,000. Value of farm, \$2,500. Cost of maintenance includes keeper's salary, \$275; hired help, \$290; administration, \$20.
127	Newport, Hants Co., Industrial Home, Henry Smith, Keeper. June 12, 1912.	Number of sane inmates, 65 years and over, 8. Total number of inmates, 16.

'B.'—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor, Almshouses, Municipal Homes, Houses of Refuge, &c.—*Continued.*

NOVA SCOTIA—*Continued.*

No. of Communication.	Asylum and Poor Farm. — Where Located. — Name.	Synopsis of Contents.
128	North Sydney, Cape Breton and Victoria Co., Angus Lowry, Clerk. July 2, 1912.	Number of inmates, June 1, 5. Average cost per unit, 30c. Approximate value of buildings and grounds, \$500. Cost of maintenance, \$600. Salary of keeper, \$60.
129	Queens Co., Middifield, S. R. Freeman, Supt. June 1, 1912.	Number of inmates, 65 years and over, 4. Total number, last inspection of sane inmates, 17. Cost of board per unit a week, 67c. Farm and buildings, \$2,000. Cost of maintenance, \$1,200. Salaries, \$460.
130	Shelburne Co., Asylum and Poor Farm, W. J. Farquhar, Keeper. June 1, 1912.	Number of inmates sane, 65 years and over, 12. Total number in asylum, 25. Average daily cost per unit, 12c. Cost of maintenance, \$1,057.11. Administration, salaries, \$425. Value of buildings and farm, \$5,000.
131	Truro Town, J. W. Rogers, Manager. June 12, 1912.	Number of inmates, 65 years and over, 3. Number of children, 7. Average cost per unit a week, \$2. Value of farm (25 acres) and buildings, about \$6,000. Salaries and wages, \$700. Note.—What is not made up on the farm is paid by town taxes.
132	Truro, Colchester Co., R. E. Creelman, Supt. June 13, 1912.	Number of inmates sane, 65 years and over, June 1, 1912, 21. Total number of inmates, June 1, 25. Average daily cost for sustenance, 30c. The poor are supported by districts to the amount of \$1,712.67. The average attendance of the poor, 28. Cost of maintenance for all, \$6,674.95. Value of buildings and farm, about \$28,000. In addition to what was paid by the county and district, we raised stuff to the amount of about \$900.

NOTE.—(a) No replies were received from Halifax City Asylum for the Poor. Report shows number of sane inmates October 1, 1910, 141 male and 70 female. Pictou town poor farm, 4 inmates reported at inspectors last visit. Cornwallis township poor farm, Kings county, number of sane inmates reported, 16. Aylesford poor farm, Kings county, 9 inmates reported. Barrington asylum and poor farm, Shelburne county, sane inmates reported, 10.

(b) The Revised Statutes of Nova Scotia, 1900, chapter 50, sec. 10, recites as follows:—The council of each municipality shall annually appoint three freeholders in every poor district to be overseers of the poor.

Sec. 11. The overseers in every poor district shall furnish relief and support to all indigent persons having a settlement in such poor district, when they are in need thereof.

Sec. 11 A (added in 1912), see Poor Relief Act, p. 261) provides for the detention and maintenance of any person applying for relief to any charitable society, by overseers of the poor and the charities committee of the city council of Halifax, who may, on refusal of such person to comply with the requirements, convey him or her to the poor-house.

(c) The total appropriation by the provincial government of Nova Scotia in estimates of September 30, 1910, for public charities was \$216,700, of which \$10,000 is set out for transient poor.

(d) Apart from hospitals the foregoing are apparently the conditions of organized aid for the support of the poor in Nova Scotia which actually exist.

'B.'—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor, Almshouses, Municipal Homes, Houses of Refuge, &c.—Continued.

ONTARIO—'A.'

HOUSES of Refuge (County Institutions for the Poor) authorized by Statutes of Ontario, 53 Vic., Chapter 78 (1890). Report by R. W. Bruce Smith, Inspector, for official year ending September 30, 1911.

Counties where Located.	Average Number of Inmates.		Maintenance of house, cost for year.	Number of Acres.	App. value of buildings, contents and land.	RECEIPTS.				
	Average weekly cost per unit.					Profits of Farm.	Amount of Taxes received from Treasurer.	From other Sources.		
	%	cts.	\$	cts.	%	cts.	\$	cts.		
Brant	57	2 30	6,870	04	61	7,300	00	662 55	6,225 24	17 00
Bruce	56	1 57	4,576	76	61	26,700	00	125 00	3,644 76	807 00
Elgin	56	2 02 ³ / ₄	5,867	21	100	26,224	00	591 18	5,045 52	230 50
Essex	41	2 31	4,925	93	50	40,000	00	1,668 89	3,257 04	.....
Grey	32	2 48	4,127	00	97	22,500	00	600 00	3,327 00	200 00
Haldimand	19	1 36 ³ / ₄	3,606	70	50	26,950	00	912 46	3,431 49	98 00
Hastings	72	2 05	8,121	41	69	55,000	00	2,271 09	5,778 22	956 33
Huron	86	1 01	4,508	20	47 ³ / ₄	30,500	00	1,560 31	4,508 20	435 75
Kent	41	2 05	5,295	72	50	26,900	00	949 51	3,241 71	4,191 22
Lambton	46	2 06	4,933	71	60	27,000	00	974 75	3,660 16	298 80
Lanark	72	2 17	8,140	67	78	33,400	00	1,699 26	1,748 12	4,693 29
Leeds and Grenville	56	1 57	5,340	46	100	26,000	00	342 21	4,481 75	516 50
Lincoln	45	1 47	3,440	60	72	38,500	00	1,613 64	4,168 94	715 50
Middlesex	68	2 47	8,742	51	66	40,000	00	538 60	7,839 94	363 97
Norfolk	45	1 99	4,916	20	90	22,000	00	164 77	4,667 41	83 99
Northumberland and Durham	83	2 69	11,620	85	45	53,864	00	293 06	11,123 79	204 00
Ontario	57	2 64	7,837	14	48	26,000	00	1,385 15	7,423 55	28 00
Oxford	75	1 56	7,470	38	100	41,000	00	994 12	6,159 32	316 94
Peel and Halton	39	2 10	7,088	61	50	39,000	00	1,286 50	5,210 20	591 91
Perth	50	2 18	6,410	80	53	27,200	00	220 45	5,447 41	2,380 15
Peterborough	33	2 03	3,516	90	96	32,000	00	778 82	2,652 49	35 85
Prescott and Russell	40	2 06	4,692	00	100	28,250	00	100 58	2,781 22	1,810 66
Prince Edward	25	2 41	3,133	25	45	36,500	00	605 01	2,468 25	60 00
Simcoe	81	1 85	8,864	74	100	42,600	00	1,704 22	10,637 96	69 00
Victoria	57	2 23	6,589	81	70	45,200	00	525 66	5,307 11	727 04
Waterloo	101	2 11	11,062	69	100	55,000	00	2,602 19	7,934 19	526 31
Welland	53	1 42	5,583	10	60	17,200	00	538 46	3,978 42	1,066 22
Wellington	59	1 43	5,135	58	58	41,900	00	437 25	6,466 20	563 69
* Wentworth	.....	.....	.....	.....	.....	*	.....	.....	.....	.....
York	72	1 74	8,953	19	70	40,000	00	1,412 49	7,110 00	430 70
Totals	1,617	1 91	181,372	16	2,046 ³ / ₄	974,688	00	27,578 18	149,725 64	22,418 32

* In Estimates for 1911-12 an appropriation of \$4,000 is set out towards the erection of buildings and purchase of land for this county; also, one in course of construction for united counties of Dundas, Stormont and Glengarry.

Summary.—Approximate value of buildings, contents and land per acre, \$476.27.

Approximate cost per inmate for board per year, \$99.33.

Approximate cost per inmate for maintenance per year, \$112.16.

Total receipts, \$199,722.14, or average per inmate per year, \$123.51.

Total assets of property, \$974,688, or average per inmate, \$602.77.

NOTE.—In 1890 an Act (53 Vic., cap. 78) was passed authorizing the payment to the treasurer of any county or union of counties an amount not exceeding one-fourth of the amount actually expended for the purchase of land (not less than 45 acres) and the erection of a building thereon for inmates, and not in any case exceeding \$4,000, subject to a favourable report of the Inspector of Public Charities. This Act apparently inaugurated the establishment of houses of county refuges in Ontario, which are now 30 in number.

'B.'—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor, Almshouses, Municipal Homes, Houses of Refuge, &c.—Continued.

ONTARIO—'B.'

HOUSES of Refuge (City Institutions for the Aged and Poor). Classed in Schedule 'B' of R.S.O., 1897, Chapter 320, 'An Act to regulate Public Aid to Charitable Institutions. Report for year ending September 30, 1911.

Cities where Located.	In residence, Oct. 1st, 1910.	Number admit- ted.	No. discharged and died.	In residence, Sept. 30, 1911.	Average cost per unit daily.	Government grant computed 7c. per unit per day.		Total Receipts.		Total Expendi- tures.	
						Cts.	\$ cts.	\$ cts.	\$ cts.		
Belleville—Home for the Friendless	5	5	3	7	26	170	24	614	20	639	99
Brantford—The Widows' Home	15	1	1	15	24	379	40	1,335	35	1,310	80
Chatham—Home for the Friendless	17	23	18	22	38 ³	581	98	3,537	85	3,202	39
Cornwall—St. Paul's Home for the Aged	54	45	59	80	19 ³	2,314	90	6,580	42	6,360	70
Dundas—House of Providence	134	53	61	126	33	3,374	77	16,250	63	16,084	03
Guelph—House of Providence	60	41	41	60	25	1,498	28	5,450	87	5,266	96
Hamilton—											
House of Refuge	114	54	49	119	36	3,045	21	17,392	71	15,599	57
Home for Aged Women	36	3	3	36	39	902	02	4,937	96	4,820	46
St. Peter's Home	16	7	8	15	49	394	24	2,902	13	2,805	00
Kingston—											
House of Industry	36	24	24	36	26	975	31	4,064	88	3,615	64
House of Providence	200	129	135	194	29	5,860	12	24,186	82	24,395	14
Home for Friendless Women	36	30	49	17	16	348	75	2,201	49	2,081	47
London—											
R. C. House of Refuge	124	96	76	144	33	3,574	06	16,316	72	16,834	68
Home for Aged People	88	29	26	91	32	2,317	14	11,429	54	10,604	80
Convalescent Home	4	16	17	3	75	47	32	811	54	526	60
Ottawa—											
St. Patrick's Refuge	111	51	54	108	38	3,099	39	14,743	64	16,683	94
St. Charles Hospice	215	80	78	217	19	5,575	08	16,578	42	15,143	11
Home for the Aged	34	37	37	34	26	974	47	2,991	66	3,606	67
Home for Friendless Women	45	63	74	34	71	737	89	9,430	90	9,397	84
Peterborough—House of Providence	56	37	35	58	25	1,455	65	6,349	19	5,230	09
St. Thomas—The Thomas Williams Home	18	8	8	18	38	432	32	2,715	69	2,334	58
Toronto—											
House of Industry	137	166	156	147	23	3,998	82	48,832	22	38,702	39
House of Providence	511	280	290	501	24	12,652	57	43,586	25	43,672	53
The Church Home	22	3	3	22	48	589	54	4,295	70	4,099	21
Old Folks' Home	30	12	12	30	58	728	35	6,108	01	6,115	21
Aged Men's Home	35	12	15	32	84	641	13	7,641	54	7,735	87
Aged Women's Home	94	26	21	99	47	2,446	29	16,474	72	16,459	13
Windsor—Home for the Friendless	30	15	17	28	28	727	16	4,534	61	4,027	12
Total	2317	1346	1370	2293	37	59,841	90	301,995	37	287,355	92

NOTE.—The foregoing are the 28 city houses of refuge which in Mr. J. J. Kelso's examination before the committee are classed as institutions distinctly in aid of the aged and poor. At page 20 of the inspector's report a statement is given of 13 additional city refuges and houses (comprising homes for feeble-minded people and incurables) towards which the government contributes a total of \$83,932.09 for the 41 institutions; a total population in said 41 institutions of 5,992, and total expenditure, \$402,839.35. The expenditure is thus met by contributions from the provincial government, city councils and individual or society aid. The government appropriations for years 1911 and 1912 was \$84,775. Total estimated expenditures, hospitals and charities, for year ending September 30, 1912, is \$373,000.

'B.'—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor, Almshouses, Municipal Homes, Houses of Refuge, &c.—*Continued.*

ONTARIO—'B'—*Continued.*

HOUSES of Refuge (City Institutions for the Aged and Poor), &c.—*Continued.*

The twenty-eight city houses of refuge received municipal aid from the city councils, wherein they are situated, and adjoining municipalities, as per report of the inspector for the year ended September 30, 1911, as follows:—

Belleville..	\$ 300 00	Kingston..	\$ 4,460 19
Brantford..	not stated.	London..	3,728 92
Chatham..	2,000 00	Ottawa..	2,412 18
Cornwall..	534 00	Peterborough..	864 00
Dundas..	3,086 36	St. Thomas..	not stated.
Guelph..	200 00	Toronto..	14,920 83
Hamilton..	13,563 03	Windsor..	3,324 98

The foregoing municipal grants form a total of \$49,394.49.

Houses of Refuge Act, 1912.—In April, 1912, the Legislative Assembly of Ontario passed an Act (The Houses of Refuge Act, Chapter 82, p. 759) providing for the establishment and erection of houses of refuge in every county where such have not already been established and erected, and the corporation of every county shall at all times maintain a house of refuge for the reception of persons of the classes described in section 14.

Said section 14 reads as follows:—

Any person authorized for that purpose by by-law of a corporation which has established or joined in establishing a house of refuge may, by writing under the hand, commit to such house of refuge:

(a) Poor and indigent persons who are incapable of supporting themselves;

(b) Persons without the means of maintaining themselves and able to work, who do not do so. 3 Edward VII, c. 19, s. 526 (1). *Part amended.*

(c) Feeble-minded persons not fit subjects for commitment to hospitals for the insane, or to hospitals for idiots, but for whom special custodial care is necessary. *New.*

(2) Every inmate of a house of refuge, if able to work, shall be kept diligently employed at labour, and if he does not perform such reasonable task or labour as may be assigned to him, or is stubborn, disobedient, or disorderly, he shall be liable to be punished in accordance with the rules and regulations of the house of refuge. 3 Edward VII, c. 19, s. 526 (2). *Amended.*

'B.'—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor, Almshouses, Municipal Homes, Houses of Refuge, &c.—*Continued.*

PRINCE EDWARD ISLAND.

No. of Communication.	Place and Name.	Synopsis of Contents.
134	Charlottetown, Arthur Newbury, Ass't. Provincial Secretary.	No detailed report is issued regarding charity aid. Forwarding to you copy of Report of Falconwood Hospital and Provincial Infirmary.
134a	Charlottetown, Falconwood Hospital, Farm, &c. V. L. Goodwill, Medical Superintendent. Sept. 30, 1911.	<p>In residence Oct. 1, 1910, 246. Number admitted during year, 62. Average number in residence, 252; being the highest in the history of the hospital. In residence, 65 years of age and over, 42. Number of deaths over 70 years, 8. " discharged, 57. Disbursements for maintenance, \$40,110.48. " for repairs, \$6,811.70. Stock sold and products raised, \$7,303.10. NOTE.—Amount of appropriation by the Government for Falconwood Hospital and Infirmary, \$41,500. Appropriation Act, Cap. 17, Grants to the Poor, 1910-1911, \$3,000.</p>

QUEBEC.

135	Levis, Hospice St. Joseph, S. S. Barthélemi, Superioress, (Old Folks' Home). October, 1912.	<p>In residence, 1911, average, 129. Receipts,—26 old people at the rate of \$6 per month, 1911, \$1,872.00. Government grant, 1911, \$210.00. From other sources, \$20.00. The cost per unit per day for sustenance, 20 cents. NOTE.—103 inmates are given board; no compensation except from charity organizations and friends.</p>
136	Montreal, Hospice for the Aged, Invalids and Orphans, Sr. Déguire, Superioress, Ste. Cunégonde. Administered by 25 Nuns and 25 Servants. October, 1912.	<p>Total number of inmates, 337. Number of aged poor, both sexes, 83. Number 65 years and over, 48. Average cost per unit per day, 45 cents. Government grant received, \$300. City Council grant, \$500. Persons admitted free of charge, 10.</p>
137	Montreal, Mother House of Grey Nuns for the Aged and Infirm. Information received in printed booklet. October, 1912.	<p>Number of aged poor and infirm, 195. Cost of board per unit per day, 41 cents. Government grant received, \$225.75. NOTE.—The information given in the said booklet apart from the foregoing may be summed up as follows:— The Grey Nuns have homes for the Aged Poor at St. Anthony's, Beauharnois, Chambly, Longueuil, St. Johns and Varennes. The Provincial Government grants for the different works of charity is \$2,800. In 1910 and 1911, the city of Montreal allowed \$1,000 and \$1,200 respectively. The balance of \$98,550, which is the amount of the annual expense for the support of 660 inmates must be provided by the Administration and contributions made by friendly organizations.</p>
137a	Montreal, St. Bridget's House for Aged poor.	<p>Number of aged poor not stated. Government grant received, \$420.</p>

'B.'—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor, Almshouses, Municipal Homes, Houses of Refuge, &c.—*Continued.*

QUEBEC—*Continued.*

No. of Communication.	Place and Name.	Synopsis of Contents.
137b	Montreal, Protestant House of Industry and Refuge, W. A. Stephenson, Secretary, (Communication and 49 Annual Report.)	In residence, Dorchester Street House of Refuge, permanent from 67 to 78 years of age, 7. Longue Pointe, Moore Convalescent Home, men and women, 68 to 92 years of age, 25. Longue Pointe, Old People's Home, from 65 to 100 years of age, 87. Provincial Gov't grant, \$420. Municipal grant, \$350. Total Revenue, \$27,121.11. Total disbursements, \$29,201.67.
138	Quebec, Hotel-Dieu, Sr. Ste. Anne, Sup- erioress. October, 1912.	Total number of aged poor, both sexes, in residence, 1911, 200. Total amount of cost of board, maintenance, and administration per day, \$60.44. Amount of contributions towards the daily support of 200 inmates, \$16.36. Deficit, \$44.08. Note.—This daily deficit is covered by works of art, &c., which are being made by the nuns.
139	Quebec, Home for the Aged Poor, Sisters of Charity, Sr. Ste. Christine, Sup- erioress. October, 1912.	In residence, 1911, 106. Cost of sustenance per unit per day, 50 cents. Government grant received, \$135.00. Amount received from the aged poor in residence, 1911, \$912.00.
140	Quebec, C. J. Simard, Asst.-Provincial Secretary, June 17, 1912.	Transmit to you a copy of the public accounts for 1911, where you will find on page XIX the amounts of the grants to the various charitable institutions, which is all the information we are able to give you. Note.—The amount of estimates and expenditure referred to, and in accordance with the Appropriation Act: I Geo. V., Chap. 1, Nos. 114 to 224, Schedule B., is \$55,828.75.
141	Ste. Thérèse, Hospice Drapeau for the Aged Poor, Sr. Marie Albine, Super- ioress. October, 1912.	Number of inmates in residence, 1911, 28. Cost of sustenance and maintenance per day, per unit, 40 cents. Government grant received, \$100. Other receipts by contributions, \$922.
143	St. Thomas, Montmagny, Hospice for the Aged Poor, Sr. Ste. Flavie, Super- ioress. October, 1912.	Number of inmates in residence, 1911, 47. Cost of board, maintenance, and administration, per unit, daily, 50 cents. Government grant received, \$200.

Schedule B, Appropriation Act, 1911, comprises 111 institutions for which the provincial grants amount to \$55,828.75 under heading of 'Charities.' About 23 of these are apparently 'hospices' for aged poor. Several charity associations and friendly societies for poor relief also receive government aid. The St. Vincent de Paul Society of Quebec was incorporated in 1902 (*see* chapter 102). Section 5 of this Act reads: 'Gifts and legacies made by the corporation shall be invested in accordance with chapter 4th B of title 2 of the 3rd Book of Civil Code, and shall be distributed amongst the Catholic poor of the city of Quebec.' It will be observed as regards Prince Edward Island and Quebec that, apart from these grants made to charities organizations, the aged and deserving poor of those two provinces must largely rely on filial regard, the benevolent disposition of friends, and philanthropy of benefactors.

'B.'—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor, Almshouses, Municipal Homes, Houses of Refuge, &c.—Continued.

ALBERTA.

No. of Communication.	Place and Name.	Synopsis of Contents.
144	Edmonton, E. Trowbridge, Deputy Provincial Secretary, July 2, 1912.	I may say that our system of relief is similar to that of Saskatchewan, and I am therefore referring your communication to Doctor William Laidlaw.
145	Edmonton, W. C. Laidlaw, Provincial Medical Officer of Health, July 8, 1912.	Government grant to hospitals is at the rate of 25c. per patient per day. Last year the sum of \$68,531.13 was expended. The Government does not maintain any home for destitutes. The aged people are either sent to the Lacombe Home at Kidnapore, or provided with board and lodging in their own neighbourhood. The rate allowed by the Government is \$1 00 per day, and last year \$2,775.25 was expended.

BRITISH COLUMBIA.

148	Victoria—The Provincial Secretary's Office, J. C. Lowe, Private Secretary, July 4, 1912.	The papers I am sending you will show you the amounts allowed to Rescue Homes, &c., as well as the expenditure for the care and treatment of indigents. At the present time some 30 indigents are receiving assistance from the Government in the shape of a small monthly allowance. The Government has established a Provincial Home for old men (<i>see</i> Provincial Home Act). With this exception there is no Government institution in this province for the care of the aged poor.
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The Provincial Home for the Aged and Infirm referred to in the foregoing was established by chapter 186, 1911, under the provisions of R.S., 1897, c. 159. Conditions of admission to said home, under section 7, are as follows:—

Any adult, other than an Indian or an Asiatic, who—

(a) Has been found a bona fide resident of the province for a period of at least 15 years immediately preceding the time of application for admission and is domiciled elsewhere than in a municipality; and

(b) Is destitute or possessed of means insufficient to obtain the necessaries of life; and

(c) Is unable to maintain himself by his own exertions, by reason of chronic illness, debility, or other continuing physical inability; and

(d) Is not legally entitled to be maintained by any other person who, residing in the province, is able to maintain such person,—may apply to the provincial secretary for an order for admission to the home * * * *

The expenditure for maintenance of the Provincial Home for the year ended March 31, 1911, was \$15,721.68. In estimates for 1912-13 the sum of \$15,700 is set out.

The expenditure of the province for hospitals and charities for the year 1909-10 was \$209,442.14; for 1910-11, \$304,605.01.

'B.'—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor, Almshouses, Municipal Homes, Houses of Refuge, &c.—Continued.

MANITOBA.

No. of Communication.	Place and Name.	Synopsis of Contents.
149	St. Boniface, Old Folks' Home, Sr. M. Ryan, Secretary.	<p>Total number of inmates in residence, December 31, 1911 52.</p> <p>* Total number, June, 1912, 51.</p> <p>Sustenance, daily cost per unit, 40c.</p> <p>Provincial grant, \$250.</p> <p>City Council grant, \$175.</p> <p>Municipal grants, \$750.</p> <p>Individual grants, \$10,000.</p> <p>Maintenance, per unit, 40c.</p> <p>Salaries, \$600.</p> <p>Administration, cost of, \$500.</p> <p>Buildings and grounds, \$50,000.</p>
150	Winnipeg, Old Folks' Home, Margaret F. Taaffe, Recording Secretary. July 16, 1912.	<p>In residence, June 1, 1911, 54.</p> <p>In residence, 65 years of age to 92, June 1, 1912, 57.</p> <p>Average daily cost for sustenance, per unit, 48c.</p> <p>Provincial grant, 1910, \$2,352.50.</p> <p>Provincial grant, 1911, \$2,500.</p> <p>City Council grant, 1911, \$2,000.</p> <p>Received from Masonic lodges, \$210.</p> <p>Cost of maintenance, 1911, \$5,340.37.</p> <p>Salaries, \$2,057.50.</p> <p>We paid \$4,000 to Dominion Government for our land, and erected thereon a building which cost \$23,000. Fixtures, furnishings, &c., cost about \$4,000.</p>
151	Winnipeg, Department of Agriculture, J. B. Skaptason. June 13, 1912.	<p>The two expenditures that you particularly mention, namely, \$2,352.50 as paid to the Christian Women's Union, Old Folks' Home is made up by a 25c. a day allowance for 1910, while the amount of \$31,344.17 was expended for building a Home at Portage la Prairie for Aged and Infirm. That institution is entirely a Government one, and built and maintained absolutely at the expense and under the control of the Government. A further amount of some \$50,000 capital expenditure was made on buildings last year. (See pp. 100 and 101 of Departmental Report.) The Christian Women's Union of Winnipeg was first incorporated in 1884 by a private Act of Parliament, chapter 59 of 47 Victoria, and again by chapter 74 of 7-8 Edward VII, this last mentioned amendment authorizing the establishment of the Old Folks' Home.</p> <p>The expenditure for 1911, January 1, to December 31, as required by "The Charity Aid Act," c. 19, s. 5, (R. S. 1902) of Manitoba in reference to the Old Folks' Home was \$7,397.87.</p>

* The number 51 includes 8 incurables (cripples, idiots under the age of 65.

'B.'—COMMUNICATIONS and Reports received respecting Public Aid to Aged Poor, Almshouses, Municipal Homes, Houses of Refuge, &c.—*Concluded.*

SASKATCHEWAN.

No. of Communication.	Place and Name.	Synopsis of Contents.
152	Regina, Provincial Government Bureau of Public Health, M. M. Seymour, Commissioner. July 4, 1912.	<p>The entry in the Public Accounts of this Province for fiscal year 1910-11, showing an expenditure of \$5,361 52 to which you refer, is made up of assistance granted in various ways to destitutes.</p> <p>We have no institutions in the Province for the care and keep of such cases, and any such as require more than the care of friends are sent to the hospitals at Medicine Hat, Alta., and Portage la Prairie, Man., where they are cared for at the rate of \$1.00 per day.</p> <p>The larger part of the sum is spent in relieving temporary cases chiefly the result of severe winter conditions following failure of crops or such like.</p> <p>We have no grants given as pensions.</p>

Government expenditure respecting hospitals and charities is directed by the Bureau of Public Health (M. M. Seymour, Commissioner). The estimates of expenditure under this heading for the year ending February 28, 1913, is as follows:—

Vote No. 38—To provide for expenditure by the Bureau of	
Public Health	\$27,000
Expenditure under the Hospitals Act	75,000
General expenses, contingencies and unforeseen	11,000

COMMUNICATIONS as per Category 'C,' relating to Pensions and Superannuation Funds Systems in Canada—Banks, Civic, Police, Railways, &c.—Continued.

BANKS.

No. of Communication.	Name.	Number of Pensioners, Age, Amount, &c.	Operation of System, &c.
154	British North America, Montreal, October 17, 1912.	18: 60 to 65 years of age, 7; 65 to 70 years of age, 8; under 60 years of age, 3. Amount of, varies from \$3,000 to \$5,000. Average length of service at date of retirement, 33½ years.	An employee at 60 years of age with 20 years service receives pension at rate of 1-60th of salary multiplied by number of years of service. The system is now contributory, and was established in 1886.
155	Molsons, Montreal, October 18, 1912.	8: Over 65 years of age. 2. Minimum pension is \$130 per annum; maximum, \$2,002.44. Entitled to participate after 10 years' service; may retire at age of 63, but not compulsory. Maximum obtainable is \$2,500 per annum. Imperative for members of staff to belong to the Fund.	1-60th of salary at date of retirement, multiplied by years of service. Nucleus of fund, \$100,000, contributed by the Bank in 1902, since which \$10,000 annually is paid in by the Bank. Officers contribute at rate of 4 p.c. per annum of salaries received, but not exceeding \$200 per annum. Widows of deceased officers and minor children are beneficiaries to half the amount of pension intended.
156	Montreal Pension Fund Society of Bank of Montreal, October, 1912.	63: Over 65 years, 16. Maximum pension is \$5,000. Members rank for pension only after 10 years' service. All officers and clerks contribute from date of entrance.	Established in 1885. Contributory system at rate of 4 p.c. per annum on amount of salaries. Scale of pension is 1-50th of the salary for each year's service up to the 35th year.
157	Nationale, Quebec, October, 1912.	Not yet established.	
158	Ottawa, Officers Pension Fund, October 1912.	There are now about 500 employees contributing who will be entitled later in life. One employee is over 65 years of age, drawing a pension. Must complete not less than 15 years' service and have attained age of 60. Compulsory to retire at age of 65 years. Maximum pension allowable is \$5,000. In earlier years it was optional; latterly employees are required to contribute.	1-50th of salary at date of superannuation for each year of service; but in no case shall it exceed 35-50th of the salary, or \$5,000. Officers contribute 3 p.c. annually of amount of salaries; but no assessment shall exceed \$215. Annual contributions may be increased, but such shall not exceed 2 p.c. of salaries and must not exceed \$360 per annum.
159	Quebec, October, 1912.	Pension Fund not yet established.	
159a	Toronto, Toronto, October, 1912.	Statement of operation of pension system submitted to consideration of the Committee.	
160	Union of Canada, Winnipeg, October, 1912.	5: Over 65 years of age, 3. Maximum pension obtainable, \$5,000 per annum, and in no case shall it exceed 35-50ths of salary. Must have completed 15 years' service and have attained the age of 60 years. May retire at age of 60 years. Shall retire at 65. Provisions are set forth for widows and children of a deceased officer.	Officers and employees shall contribute 4 p.c. annually of their salaries; not to exceed \$300 per annum. Minimum assessment shall be \$12 per annum. Basis of pension is 1-50th of salary at date of superannuation for each year of service.

COMMUNICATIONS as per Category 'C,' relating to Pensions and Superannuation Funds Systems in Canada—Banks, Civic, Police, Railways, &c.—Continued.

CIVIC DEPARTMENTS.

No. of Communication.	Name.	Synopsis of Contents.																				
161	Charlottetown, P.E.I., W. W. Clarke, City Clerk, October, 1912.	I beg to say we have no old age pension system. Nothing has been provided by the city for old age officials.																				
161a	London, Ont., S. Baker, City Clerk, October, 1912.	I have no means of ascertaining. Sending you copy of Police and Firemen's Benefit By-laws.																				
162	Halifax, N.S., W. L. Brown, City Treasurer, October, 1912.	I am sending you under another cover our city charter and acts which will fully explain our officials' superannuation, police and firemen. We have 4 retired employees of the civic employees and 11 from the police department who are drawing pension allowances, all of whom are over 65 years of age. The minimum or maximum yearly pay received by them ranges from \$300 to \$1,100.																				
163	Hamilton, Ontario, S. H. Kent, City Clerk, October, 1912.	This city has no civic pension list but the police and fire departments have benefit societies under the laws of the Province of Ontario. I understand there are 3 or 4 pensioners drawing pay from the police benefit fund.																				
164	Hamilton, Ont., Alexander Smith, Chief Constable, October, 1912.	I may say that no members were benefited during 1911. A short time ago we had the opinion of 2 actuaries who claim the fund will now permit of 40 p.c. of the salaries being paid to members who have served 30 years on the force on having attained the age of 60 years, whereas under the present rules, only 9-40ths is allowed. The proposed change respecting allowances and pensions would only affect the officers and 1st class constables.																				
165	Hamilton, Ont., Firemen's Benefit Fund. A. B. TenEyck, Chief and Treasurer.	<p>Object of fund : To provide allowances, pensions and death benefits. Adopted in December, 1910.</p> <p>Administration : By a committee of 7 members ; 4 of whom are elected annually.</p> <p>System : Compulsory for every member of the fire department to contribute.</p> <p>The fund : 7 p.c. of gross amount of salary of each member, payable semi-monthly, after 1st January, 1911.</p> <p>Donations credited to the fund.</p> <p>10 years' service gives a retiring allowance of 15 day's pay multiplied by number of year's service.</p> <p>If worn out after 10 years service he will receive a retiring allowance of 20 day's pay, &c.</p> <p>Provisions for injury and death of members are set forth in By-law.</p> <p>A pensioner convicted of felony shall forfeit his right to a portion of fund.</p>																				
166	Montréal, Qué., A. Lavallée, Maire, octobre 1912.	<p>La cité de Montréal n'a aucun système de pension pour ses vieux employés.</p> <p>Depuis plusieurs années, sans égard à l'âge ou même au nombre des années de service, la ville paie à titre de gratification et sans y être obligée la moitié du salaire annuel à ses vieux employés qui ne sont plus en état de lui rendre des services appréciables.</p>																				
167	Montréal, Qué., O. Campeau, Surintendant de Police, 1912.	Conformément à votre demande je vous envoie un exemplaire de la Constitution et des Règlements de l'Association de Bienfaisance et de Retraite de la Police de Montréal, ainsi que trois copies du rapport annuel pour l'année 1911.																				
	Montreal Police Benevolent and Pension Society, incorporated in June, 1912. To give aid to members through illness, accident, and to provide support in their old age.	<table border="0"> <tr> <td>Number of pensioners, Dec., 1911.....</td> <td>66</td> </tr> <tr> <td>Pension not paid.....</td> <td>1</td> </tr> <tr> <td>Number of pensioners who died in 1911.....</td> <td>5</td> </tr> <tr> <td>Number entitled by length of service to retire on pension, Dec. 31, 1911.....</td> <td>96</td> </tr> <tr> <td>Minimum and maximum amount of pensions paid in 1911.....</td> <td>\$287.84, \$684 00</td> </tr> <tr> <td>Amount of pensions paid in 1911.....</td> <td>\$23,659 80</td> </tr> <tr> <td> " retiring allowances in 1911....</td> <td>1,205 00</td> </tr> <tr> <td> " death benefits in 1911.....</td> <td>4,796 40</td> </tr> <tr> <td> " commuting pensions in 1911....</td> <td>8,113 00</td> </tr> <tr> <td> " actual assets of society.....</td> <td>75,513 53</td> </tr> </table>	Number of pensioners, Dec., 1911.....	66	Pension not paid.....	1	Number of pensioners who died in 1911.....	5	Number entitled by length of service to retire on pension, Dec. 31, 1911.....	96	Minimum and maximum amount of pensions paid in 1911.....	\$287.84, \$684 00	Amount of pensions paid in 1911.....	\$23,659 80	" retiring allowances in 1911....	1,205 00	" death benefits in 1911.....	4,796 40	" commuting pensions in 1911....	8,113 00	" actual assets of society.....	75,513 53
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COMMUNICATIONS as per Category 'C,' relating to Pensions and Superannuation Funds Systems in Canada—Banks, Civic, Police, Railways, &c.—Continued.

CIVIC DEPARTMENTS—Continued.

No. of Communication.	Name.	Synopsis of Contents.
	Montreal Police Benevolent and Pension Society— <i>Con.</i>	Contributory system : 3% on salary received with current interest. Eligible for admission to society : All who have joined the force since January, 1893. Any member convicted of felony shall forfeit his pension.
168	Ottawa, J. J. Hoolihan, Mayor's Secretary, October, 1912.	By-law No. 2719 passed in 1908 provides for retiring allowances to officials of the corporation : After 10 years' continuous service, 4 months leave of absence is granted with full pay ; after 20 years, 8 months ; after 25 years, 12 months with full pay.
169	Ottawa, Police Benefit Fund, A. M. Ross, Chief Constable. Administered by Board of 5 Trustees.	I inclose herewith copy of the Regulations <i>re</i> Ottawa Police Fund as requested. The objects of the Association shall be to grant gratuities for long service, to assist members who may be disabled or incapacitated and to provide for old age, and for their families in case of death. Contributory system at rate of \$2.50 per month by each member. Until the Association has sufficient funds over and above the investment fund of \$10,000, it shall not be obliged to pay any claim. The benefits granted on retirement from service range from \$200, after 10 years' service, to \$1,000 after 20 years. Death benefits are \$50 for every year's completed service. Permanent disability, \$1,000.
171	Saint John, N.B., James H. Frink, Mayor. October, 1912.	No such system exists, neither is the system of gratuities practised. Occasionally, though rarely, a very old servant is given a nominal sum, say 3 or 6 months salary on his retirement ; nothing more. The Police did attempt to formulate a scheme of pensions some years ago, but it fell through.
172	Toronto, Ont., W. G. Geary, Mayor. October, 1912.	There are but two benefit funds in operation at present time, viz. : The Police Benefit Fund and the Firemen's. I am transmitting copies of your letter with request that they furnish you with the fullest information at their command.
173	Toronto, Ont., Toronto Police Benefit Fund, H. J. Grasett, Chief Constable. October, 1912.	All members contribute 7% of their salaries. The City Council agreed about 2 years ago to contribute \$10,000 a year for 40 years. Number of members on pension list, 1911, 40. Number on pension list over 65 years of age, 1911, 15. Amount of pension granted is, broadly speaking, the half pay of salary received at time of retirement plus 1-90th of his pay between 25 and 30 years. Members are eligible to retire after 25 years of service with consent of the Commissioners ; and after 30 years' service, without their consent on giving 3 months notice.

COMMUNICATIONS as per Category 'C,' relating to Pensions and Superannuation Funds Systems in Canada—Banks, Civic, Police, Railways, &c.—*Continued.*

COMMERCIAL, INDUSTRIAL AND LABOUR.

No. of Communication.	Name.	Synopsis of Contents.
174	Montreal Bell Telephone Co., C. F. Sise, General Manager. October, 1912.	Although for some time we have been giving the matter serious consideration, this company has not as yet adopted any definite scheme for a pension fund.
175	Ottawa, Trades and Labour Congress of Canada, P. M. Draper, Sec'y-Treasurer. October, 1912.	This matter comes directly under the International labour unions in Canada. It is discussed by them in secret session, although they publish data from time to time as compiled from various local unions.
176	Toronto, G.N.W. Telegraph Co., Geo. D. Perry, General Manager. October, 1912.	This company has not established any particular system. There are, however 8 ex-employees who are receiving pensions; 6 of them are over 65 years of age. The minimum monthly amount paid is \$25.00, and maximum amount is \$75.00.
177	Toronto, Canadian Manufacturers Association, G. M. Murray, Secretary. October, 1912.	I am simply acknowledging your letter with the promise that I will give you any help I can a little later after I have had time to go into the matter.
178	Toronto, Canadian Manufacturers Association, F. W. Wegenast, Solicitor. October, 1912.	A considerable number of industrial establishments throughout Canada maintain or have maintained schemes of accident insurance, and I have a number of the by-laws covering these schemes. I find reference is made to Old-age pensions in the by-laws of the Dominion Steel Company's Benefit Societies. The provisions are in each case only permissive and I surmise they have remained inoperative.
179	Toronto, Massey-Harris Co. Ltd., Thos. Finley, Vice-president. October, 1912.	We have a fund from which we vote, from time to time, on recommendation from our Superintendents, amounts of money in bulk to employees who have been sick or unfortunate, or who are too old to work but we have no systematic pension scheme. We are contemplating the adoption of some plan.
180	Winnipeg, Man., The Hudson's Bay Co., Land Department, J. Thompson, Land Commissioner.	The Company's pension scheme is administered by the Board in London. I have forwarded your letter to the Secretary there.

PROVINCIAL GOVERNMENTS' SERVICE.

181	Charlottetown, P. E. I., A. Newbery, Asst. Provincial Secretary.	This Government passed a special Act in 1912, to pay a retiring allowance to a retired officer, of \$500 per annum for the remainder of his life. There is no other Pension Act of P. E. Island.
182	Halifax, N.S., F. F. Mathers, Deputy Provincial Secretary.	The only regular Government pensions are Teachers' Annuities, see Manual of School law, p. 53, enclosed herewith. In the case of Government officials the practice is to pass a special Act, giving an official a pension, the amount of which has usually been one half of his salary.
183	Toronto, Ont., W. J. Hanna, Provincial Secretary.	I may say that there is in this Province no provision for superannuation allowances or pensions. The Public Service Act, R.S.O., 1897, Cap. 15, 3, 27, provides for gratuities in certain cases, but such gratuity does not exceed one month's pay for each year of the officer's service. This is effected by order in council. By Cap. 6 of the Ontario Statutes, 1898, it is provided that any person who becomes a member of the Civil or Public Service after January 1, 1898, he shall not be entitled to a retiring allowance upon retiring from such service.

COMMUNICATIONS as per Category 'C,' relating to Pensions and Superannuation Funds Systems in Canada—Banks, Civic, Police, Railways, &c.—*Concluded.*

RAILWAYS SERVICE.

No. of Communication.	Name.	Synopsis of Contents.
184	Canadian Northern, Toronto, W. H. Moore, Secretary.	This Company has not, as yet, established a pension system.
185	Canadian Pacific Railway, Pension Department, Montreal, Que.	Number of persons on Pension Roll June 30, 1912: Under 60 years of age, 64. Between 60 and 70 years of age, 269. Over 70 years of age, 204. Payment of Pension allowances in 1911-12, \$149,665.38. Amount contributed by company for year \$125,000. See p. 31, Annual Report marked 185a.
186	Grand Trunk Railway System, Montreal, Que.	Tabular statement, marked 136a. Operation of Pension system for calendar year 1911:— Number of employees pensioned— Under 60 years, 4; 60 to 65 years, 52; over 65 yrs., 40. Number of Pensioners deceased— Under 60 years, 2; 60 to 65 years, 9; over 65 years, 31. Balance Dec. 31, 1911— Under 60 yrs., 20; 60 to 65 yrs., 165; over 65 yrs., 399. Average age of pensioners, 68 years. Average monthly allowance, \$22.36. Pension payments per capita of employees, \$5.71.
187	Intercolonial, and P. E. Island, Railways Employees, Provident Fund, Moncton, N.B. D. Pottinger, Assistant Chairman.	Average number of persons in receipt of pensions during 1911, 413. Number of, 65 years and upwards, 290. Minimum monthly allowance, \$20. Maximum monthly allowance, \$93.90. Note.—Mr. Pottinger also sent several Reports and other Papers which may be useful to the committee; all of these apparently bear on the operations of the Fund.
188	Employees Provident Fund of the I. C. R. and P. E. Island Railways, Moncton, N.B. W. C. Paver, Secretary.	This Fund came into force as from the 1st day of April, 1907. Statement set out as per 5th Annual Report, for year ending March 31, 1912:— Amount contributed by Railways, \$81,119.81. Amount contributed by Employees, \$81,119.81. Amount paid for retiring allowances, \$125,131.32. Average monthly allowances paid, \$26.04. Balance at credit of Fund, \$309,234.71. Surplus of contributions over expenditures, \$26,992.25. Number of Employees placed on Fund, 29. Number of retired Employees, died, 23.

PENSION FUND SOCIETIES—INCORPORATED COMPANIES.

The communications received as per category 'C' in the foregoing table disclose the existence in Canada of several pension fund societies who are operating in connection with incorporated companies, and that approximately 1,271 officers and employees of said companies belonging to such societies are receiving pension allowances; and 1,249 others have been entered on the pension roll and will receive pensions in the near future. It will be observed also that the greater proportion of these pensioners and pensionable employees are 65 years of age and upwards. The number of persons drawing an income from this source must be taken into account should an Act of the nature of the British, Australia, and New Zealand Acts be passed. A more thorough inquiry by a Parliamentary Committee or a Commission would disclose the exact number of such pensioners, since these societies are governed by both Public and Private Acts of Parliament, the several provisions of which are almost impossible to recite in this preliminary report, though it must be inferred from the foregoing and the following that more pension fund societies than those which are enumerated in the list may exist in Canada, and consequently a greater number of pensioners and pensionable employees than those which are given.

By the provisions of section 1, c. 21, 50-51 Victoria (1887), a Public Act passed by the Parliament of Canada, it is provided that any two officers with any other superior officers of any corporation, legally transacting business under any Act of the Parliament of Canada, may establish a pension fund society in connection with the administration of such corporation, and section 6 of said Act provides for the payment of pensions, out of said fund, to officers and employees when incapacitated by age or infirmity, if members of such society (*see* also R.S. of 1906, c. 123, s. 8).

The Bank Act, chapter 29, R.S. of 1906, contains similar provisions, section 6 thereof providing as follows:—

'The shareholders may authorize the directors to establish guarantee and pension funds for the officers and employees of the bank and their families, and to contribute thereto out of the funds of the bank.' (*See* also 53 Vic., c. 31, s. 18.)

Regarding the guarantee provisions it will be well to note that such refer to giving security to the bank for the good conduct of its employees, but this feature of the provisions appears to have been eliminated in the more recent Private Acts. On examining the two Private Acts of the pension fund society of the Dominion Bank of Canada, passed in 1887 and 1899, it will be observed by the first of these two Acts the name was 'The Guarantee and Pension Fund Society of the Dominion Bank,' and said society was incorporated with a view of giving security to the bank for the good conduct of its employees, and for the payment of pensions to, and providing for the support of, officers and employees when incapacitated through age or infirmity. But in 1899 (62-63 Vic., c. 112) the name of this society was changed, and under the provisions of section 1 the fund of such society 'shall be used exclusively as a pension fund.'

Societies' systems of making up pension funds.—It may be a matter pertaining to the internal economy of incorporated companies and civic departments of police and firemen to adopt the system offering the greatest amount of security in order to ensure the amount of pension to be paid to members, but it will be observed that the mode to be adopted is stated in the by-laws and regulations governing the operations of such societies; the amount to be contributed thereby and the scale of pension to be paid are thereunder determined.

The contributory system by employers and employees appears to be one that is generally adopted, though other systems exist; their classification according to the communications of category 'C' show four modes of making up pension funds, which may be summed up as follows:—

- (a) Contributory system by Employers only: Ex., the Bank of British North America Pension Fund Society;
- (b) Contributory system by Employees only: Ex., the Montreal and Hamilton Police Pension Fund Societies;
- (c) Contributory system by Employers and Employees in equal proportions: Ex., the Employees' Provident Fund of the Intercolonial and Prince Edward Island Railways;
- (d) Contributory system by Employers and Employees in unequal proportions: Ex., the Molsons Bank Pension Fund Society, the Halifax and Toronto Police Pension Fund Societies, and others.

Government systems of making up pension funds.—The pension funds which are operated by the Federal and Provincial Government of Canada in behalf of officers, clerks and employees, comprising those that are governed by Federal Public Acts relating to Judges, the Chief Railway Commissioner of Canada, Militiamen, Mounted Police, the Civil Service, &c., and comprising those that are governed by Provincial Public Acts relating to the Civil Service, Inspectors and Teachers of Schools, &c., are similarly made up, and may be classed as follows:—

- (a) Contributory system by the State only: Ex., the Judges Pension Fund (*see* R.S. of 1906, c. 138, s. 27);
- (b) Contributory system by the State and the Civil Servant, or Inspector and Teacher: Ex., the Civil Service Superannuation Fund No. 2 (*see* R.S. of 1906, c. 17, s. 18), (*see* also Provincial Acts of Nova Scotia, Ontario, and Quebec in reference to Inspectors and Teachers of schools);
- (c) Contributory system by the Civil Servant, Militia, Mounted Police only: Ex., the Civil Service Superannuation Fund No. 1 (*see* R.S. of 1906, c. 17, ss. 3, 17; also Civil Service Superannuation Acts of 1870, 1883, R.S. of 1886, c. 18), the Militia Pension Act of 1901, c. 42, the Royal Northwest Mounted Police Act, 1902, Part II of chapter 91, and the Civil Service Act, Quebec Statutes of 1876, chapter 10, 40 Victoria.

Terms used relating to pensions.—It will be observed that the terms, 'pension, superannuation, annuities, retiring allowance' are used in both Federal Acts and Acts passed by the Legislative Assemblies, yet all these relate to provisions for the support of public officers, clerks, employees, &c., when they have attained a certain age, and have been in the service from 10 to 35 years. They are either contributory, non-contributory, or partly contributory systems, with voluntary or compulsory conditions attached thereto, of providing annual allowances at the age of 60 or 65 years.

A State pension annual allowance, named 'retiring allowance' was provided in an Act passed by the Legislative Assembly of Prince Edward Island in 1912, in behalf of the Provincial Auditor, which is non-contributory on the part of the civil servant. A State pension provision is established by R.S. of 1911, Nova Scotia, chapter 2 thereof, in behalf of Inspectors and Teachers of schools, termed 'annuities,' which is partly contributory on the part of the annuitant.

Number and Amount of Allowances, Scale of Allowance.—Regarding the exact situation of pension, superannuation, and retiring allowances which are being paid to various officers, &c., in Canada at the present time, as well as the scale upon which their various amounts are worked out, the inquiry could not give an adequate idea unless it examined separately the various provisions made under the several Acts

which have been passed by Parliament and the Legislative Assemblies of Canada regarding the authority by which the State is governed for granting said allowances. With reference to the number and amount of allowances it has been necessary to consult Public Accounts, the Auditor General's reports and other papers. A review of many pages has been made and much information could be given in detail, but it was thought advisable to present the situation in its various aspects, as it existed in 1911, by adopting the synthetical plan. There are features, for instance, cost of administration, which would be of interest, but further research would have to be made as our Government accountants do not keep separate accounts as to cost of administering pensions, superannuation and retiring allowances.

The Civil Service of Canada evidently carries the largest proportion in number and amount of allowances, since the first Act relating to superannuation funds for said service was passed in 1870 under provisions of chapter 4. This was followed by an Act passed in 1883 in which the deduction from the salary of the Civil servant was changed from 4 per cent per annum on salary of \$600 or upwards to 2 per cent; and $2\frac{1}{2}$ per cent per annum was changed to $1\frac{1}{4}$ per cent on salary of less than \$600. This scale of deduction has been maintained to the present under R.S. of 1906, c. 17, s. 17. But under the following section (18) an additional class in the Civil Service is provided from whose salary a deduction is made of $3\frac{1}{2}$ per cent per annum on salary of \$600 or upwards and 3 per cent if salary is less than \$600. In Public Accounts for the year ended March 30, p. 10, the following occurs: 'To Superannuation Fund No. 2,—transfer R.S. chapter 17, sec. 18.....\$50,000.' Said fund is thus made up of $3\frac{1}{2}$ and 3 per cent per annum deductions referred to above and the amount which the government annually adds, which amount is authorized by section 18, R.S., c. 17, but said amount is based on estimate or valuation as provided in said section 18.

STATEMENT showing Statutory Authorities respecting the payment of Pensions, Superannuation, and Retiring Allowances by the Federal and Provincial Governments of Canada. Provisions governing Scale of Allowances, Rate of Contribution towards Funds, &c., &c.

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Civil Lists. Statutory Authorities.	Age limit. Length of Service Required.	Rate of Deductions from Salary of Beneficiary.	Scale of Allowances.	Remarks.
1. Civil Service Superannuation Act. Chapter 4 of 1870.	60 years of age. After 10 years of service or upwards, or being incapacitated, &c.	4 per cent per annum when salary is \$600, or upwards; 2½ per cent if less than \$600. No deduction beyond 35 years of service.	10-50th of yearly average of last 3 years salary after having served 10 years or less than 11 years. Add 1-50th for every completed year of service up to 35-50th. No additional allowance thereafter.	Applicable to every person serving in an established capacity in the Civil Service. Retirement compulsory when allowance is offered. Provisions made for gratuities in certain cases. Time of service previous to 1867 computed if civil servant has joined Civil Service of Canada.
Chapter 4 of 1882, Section 54.				The superannuation of any civil servant to be preceded by an enquiry of the Treasury Board. Amount paid in fiscal year June 30, 1882 : \$160,319.95.
Chapter 8 of 1883.....	Same as Act of 1870. Provisions enacted in case of abolition of office.	2 per cent per annum if salary is \$600 or upwards; 1¼ per cent per annum if salary is less than \$600.	Same as Act of 1870.....	Applicable to all officers, clerks and employees paid a yearly salary in the civil service, and now contributing to Superannuation Fund. Also to officers, &c., of the outside service as Governor-in-Council may designate.
Chapter 18 of R.S. 1886....	Not changed.....	Not changed.....	Not changed.....	Same remarks as in C. 8 of 1883 apply.
Chapter 10 of 1903.....	Fraction of 11th year service if equal to or greater than one-half to count as whole year.	Same as chapter 18, R.S. of 1886.	11-50th of yearly average of last 3 years, if fraction greater than one-half of 11th year's service is counted.	Confirms all superannuation allowances granted heretofore under provisions of previous Acts, 1870, 1883, and R. S. of 1886 c. 18. For the year ended June 30, 1905, 762 allowances amounting to \$352,154.20 were paid to superannuated persons in the Civil Service under provisions of said Statute.
Chapter 17 of R.S., 1906. Superannuation Fund No. 1.	Same conditions as to age and length of service apply.	Not changed for persons appointed previous to 1st April, 1893. Sec. 17, Part I governs.	Same as previous Acts.....	Applicable to every person in the Civil Service appointed previous to 1st April 1893, R. S. Chapter 17 of 1906, created two separate Superannuation Funds. No. 1 and No. 2. The Government contributes to latter on specified basis.

OLD-AGE PENSIONS SYSTEM FOR CANADA

STATEMENT showing Statutory Authorities respecting the payment of Pensions, Superannuation, and Retiring Allowances, &c.—*Con.*

Civil Lists. — Statutory Authorities.	Age Limit. — Length of Service Required.	Rate of Deduction from Salary of Beneficiary.	Scale of Allowances.	Remarks.
Chapter 17 of R.S., 1906. Superannuation Fund No. 2.	Same as for No. 1 superannuation Fund.	3½ per cent per annum on salary of \$600 or upwards; 3 per cent if less than \$600. Section 18 governs.	Same as provided by chapter 10 of 1903 as above stated.	Applicable to persons in the Civil Service who were appointed after 1st April, 1893. Part II of Chapter 17 R.S. 1906 refers to Retirement Fund distinct from Superannuation Funds 1 and 2 and applicable to officers, clerks, and employees in the Civil Service appointed on or after 1st July, 1898 and certain others as described in sec. 4 of said Act, who elected to accept the provisions of the C. S. Retirement Act, 1898.

NOTE—Allowances under the provisions of foregoing Act, numbering 756 were paid during the fiscal year ended March 31, 1911. Amount paid therefor was \$405,341.60. One of these persons was recalled to the service. Number of superannuated persons who died during the year was 62. Number of persons superannuated during the year was 48; of whom, 1 will be paid less than \$200 per annum; 6 will be paid between \$201 and \$300; 4, between \$301 and \$400; 9, between \$401 and \$500; 10, between \$501 and \$750; 8, between \$751 and \$1,000; 10, over \$1,001. The minimum allowance is \$182 and maximum, \$1,196. The maximum allowance obtainable is \$3,500 or say 35-50ths of \$5,000 salary after 35 years' service.

2. Judges Act. R.S. of 1906, chapter 138. For Superannuation provisions see S. S. 19-27. For Pension list see Auditor General's Report, F-17.	By S. 19, no age limit. In office of judge for 15 years. S. 20; (a) provisions when 75 years of age; (b) when 70 years of age; (c) if in service 30 years or upwards.	S. 27. Retiring allowances shall be free and clear of all taxes and deductions, or say non-contributory system.	If judge retires as per sec. 19 he is granted annuity of ⅓rd of salary at time of resignation. If judge retires as per sec. 20 he is granted annuity equal to salary at time of resignation. Provisions in cases of permanent infirmity. Annuity of ⅓rd of salary in certain cases.	Applicable to any judge of Supreme Court of Canada, Exchequer, any Superior Court in Canada, Chief Commissioner of Railway Board (if a judge at time of appointment), any judge of a county court on becoming disabled, or if he resigns office at age of 75 years, after 25 years of service. Retiring allowances and annuities are all payable by monthly instalments. For fiscal year ended June, 30, 1905, pensions amounting to \$95,238.24 were paid to 36 retired judges. For 1911, pensions amounting to \$151,428 were paid to 37 judges. (See A. G. Reports, G-16, 17 and F-17, respectively).
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<p>3. Militia Pension Act. Chapter 42 of R.S. of 1906. Enacted in 1901. See chapter 17, I Edward VII.</p>	<p>No age limit stated. Must have served at least 20 years. If incapacitated militiamen may be retired with pension allowance after 15 years' service. Gratuity to an officer if constrained from any infirmity before period at which a pension might be granted, notwithstanding time of service.</p>	<p>Sec. 8: A deduction towards making good the pensions hereinbefore mentioned shall be made from the pay of every officer at a rate of 5 per cent. per annum on such pay. After 35 years of service no deduction.</p>	<p>If retired compulsorily after 20 years' service, or voluntarily after 35 years' service, the pension granted is $\frac{1}{20}$ of pay and allowances for each year's service. If officer retires voluntarily after 25 years' service the scale of pension is 20% less. With slight variation <i>re</i> length of service the same scale applies to militiamen, viz. $\frac{1}{20}$th of pay for each completed year of service, &c.</p>	<p>Act is applicable to; (a) commissioned officers; (b) non-commissioned officers and men in the Permanent Militia Corps. S.S 4-10 refer to (a) class; S.S 11-22 refer to (b) class. Penalties may be imposed if pension is fraudulently obtained. Right to a pension dependent on performance of duties. Pensions granted to widows of officers. Compassionate allowances to each of the children of an officer. Under Act of 1901 pensions amounting to \$6,884.39 were paid to 13 officers and men for year ended June 30, 1905. Under same Act, for year ended March 31, 1911, 69 officers and men were paid \$38,483.18 in pension allowances.</p>
<p>4. Mounted Police Officers' Pension Act, 1902. Chapter 22, 2 Edward VII. Also part II of chapter 91, R.S. of 1906, Officers' Pensions; and Part III of chapter 91, R.S. of 1906, Constables' Pensions.</p>	<p>Same as for officers' pensions under Militia Pension Act, 1901.</p>	<p>Same rate of deduction as for officers' pensions under provisions of chapter 42, R.S. of 1906.</p>	<p>Same as Militia Pension Act. . . .</p>	<p>With slight variations penalty clauses apply to constables in the same way as for non-commissioned officers and men under the Militia Pension Act. Provisions to widows of officers, fixed sums stated and varying from \$250 to \$500. Compassionate allowance to each of the children varies from \$65 to \$80. For year ended June 30, 1905, 37 officers and constables were paid \$9,482.43. For year ended March 31, 1911, 84 officers and constables were paid \$24,463.07 in pensions under the Act of 1902.</p>

Other Public Acts respecting Pensions, &c.	Classes of persons to whom Pension provisions apply, &c. (Sections of Act governing.)	Number and Amount of Allowances, for year ended March 31, 1911.
<i>Federal.</i>		
5. Pilotage Act, R.S. of 1886, chapter 80, or Canada Shipping Act, R.S. of 1906, S. 459.	Section 38 of chapter 80, R.S. 1886, reads as follows:— “Every pilot compelled to retire under the provisions of this Act, on account of age or of mental or bodily infirmity, and every widow and child of a deceased pilot shall be entitled to such pension or assistance as the pilotage authority of the district, ”	Pensions to Retired Pilots. (A. G. Report, N-100).— Number of, 19. Amount paid, \$4,922.72.
6. Canada Military Asylum Act. 44 Victoria C. 18, (1880-1).	Section 4 of this Act reads as follows:— “The pensions payable by the Canadian Military Asylum at the date of the deed in the first section of this Act, authorized to be passed, shall from that date be paid so long as the same shall remain payable according to the Act of incorporation and rules, ”	(A. G. Report, J-84).— Number of, 5. Amount paid, \$120. Note—This Asylum was located at Quebec. When acquired by Federal Government the deed carried said obligations respecting pensions.
7. Militia—War of 1837-38. Consolidated Statutes, Upper Canada. Chapter 6, 1859.	Section 3 of this Act reads as follows:— “In case any person has been wounded or should hereafter be wounded, or in any way disabled while in the Public service as a Militiaman and be unable to maintain himself he may claim and be allowed a pension of \$80 per annum.”	(A. G. Report, O-125).— Number of, 1. Amount paid, \$80.
8. Supply Bill, or Appropriation Acts. Schedule C. of No. 2; Schedule B. of No. 3; Schedule C. of No. 3, Pensions, 1911.	Militiamen—Rebellion of 1885	(A. G. Report, O-126-7).— Number of, 95. Amount paid, \$17,620.30.
" "	Mounted Police—Rebellion of 1885	(A. G. Report, R-41).— Number of, 13. Amount paid, \$1,874.27.
" "	Fenian Raid, 1866.....	(A. G. Report, O-126).— Number of, 12. Amount paid, \$1,717.85.
<i>Provincial.</i>		
9. Manitoba. 10 Edward VII, (1910), chapter 79, respecting Winnipeg Charter.	Sec.—Section 703 of the said Charter is hereby amended by adding thereto the following sub-section:— 17A. For granting pensions, gratuities and retiring allowances to any officer or employee of the City.	See Com. 189.—Gratuity paid to 16 workmen, 65 to 84 years of age. Amount allowed from \$1.00 to \$1.25 per day. Also gratuity of \$75 per month to tax collector, age 74 years; and gratuity to dairy inspector, age 62 years, at \$50 per month. Total 18 retired employees.

	<p>.... Section 868A added. Provides for payment of gratuities or pensions to members of Police force and their families. Pensions granted after 25 years' service. (See also Com. 189C).</p>	<p>Under this provision, 1 retired member of the force is paid an allowance of \$207. Basis of allowance: $\frac{1}{50}$th of salary at time of retirement for each year's service.</p>
<p>R.S. of 1902, chapter 18, respecting Charitable Associations Act.</p>	<p>The Winnipeg Firemen's Benefit Association was established under the provisions of this Act for the support of members after a certain number of years' service, &c. (See Rules and Regulations 189E).</p>	<p>Retired firemen, 2. Widows, 2. Allowances, \$35, \$45.92 and \$25 respectively. All 4 under 65 years of age. (See Com. 189A).</p>
<p>10. Nova Scotia. R.S. of 1911, chapter 2, respecting Public Instruction.</p>	<p>(Sections 127-136). To teachers who have taught in province 35 years, or have attained 60 years of age and 30 years' service, or totally disabled after 20 years' service. To inspectors with 30 years' inspectorial service, &c.</p>	<p>Allowances to teachers from \$60 to \$210 per annum. Allowances to inspectors not to exceed \$600, and must have contributed to fund \$50 annually. Annuitants, 1909-10, 62. Amount paid, \$6,345.</p>
<p>11. Ontario. R.S. of 1897, chapter 292, or chapter 89 of 1909, respecting Public Schools.</p>	<p>(Sections 87-89 of C. 292, of 1897). To every teacher or inspector who contributes \$4.00 annually to fund for superannuated teachers. Entitled to allowance after 35 years' service. Not disqualified if teacher or inspector retire before 60 years of age. Refund of amount contributed at rate of 7 per cent. added in case of death.</p>	<p>Allowance \$6.00 per annum for each year's service, when retiring at 60 years of age, \$1.00 added to said \$6.00, if holder of 1st or 2nd class provincial certificate. Evidence of good moral character, age and length of service required. Number of allowances for year ended October 31, 1911, 298. Amount paid, \$54,007.50.</p>
<p>12. Ontario. R.S. 1897, chapter 223—The Municipal Act relating to Superannuation and Benefit Funds.</p>	<p>(Section 591, sub-section 9): Police force and fire brigades, and their families respectively where such force and brigades are established. The council may aid and assist by annual money grant or otherwise as deemed expedient to establish and maintain superannuation and benefit funds.</p>	<p>See Com. 161a with reference to London Police and Firemen's Benefit Fund; Com. 163, 164, 165 with reference to Hamilton Police and Firemen's Benefit Fund; Com. 169 with reference to Ottawa Police Benefit Fund; Com. 173 with reference to Toronto Police Benefit Fund.</p>
<p>" " " "</p>	<p>(Section 591, sub-section 10): Employees of the corporation and their families (other than those mentioned in sub-section 9): The council may aid and assist by money grants or otherwise as deemed expedient, &c.</p>	<p>Com. 168 with reference to Ottawa Civic Employees; Com. 172 with reference to Toronto Civic Employees.</p>

STATEMENT showing Statutory Authorities respecting the payment of Pensions, Superannuation, and Retiring Allowances, &c.—*Con.*

Other Public Acts respecting Pensions, &c.	Classes of persons to whom Pension provisions apply, &c. (Sections of Act governing.)	Number and Amount of Allowances, for year ended March 31, 1911.
<i>Provincial.</i>		
13. Quebec. R.S. 1909—Judicature,—Articles 3278–3281. Also 7 Edward VII., C. 32 and 8 Edward VII., C. 42, and 9 Edward VII., C. 4.	<p>3278. To any judge of the sessions, in office 10 years, who becomes permanently infirm, or resigns after 25 years in office, may be granted a pension equal two-thirds of yearly salary at resignation.</p> <p>3279. To every judge of the sessions, compulsorily retired at 80 years of age, or at 70 years after 25 years in office may be granted a pension equal to salary at retirement or resignation.</p> <p>3280. To any judge of the sessions in office for 30 years who becomes afflicted with permanent infirmity, may be granted a pension equal to salary at time of resignation.</p>	Public Accounts for year ended June 30, 1911. Allowances, 3. Amount paid, \$5,043.01.
14. Quebec. R.S. 1909—Civil Service,—Articles 681–691. Also 40 Victoria (1876), chapter 40.	To any permanent member of the civil service on having attained full age of 60 years, or has become incapacitated by reason of mental or physical infirmities. Annual deductions of 5 per cent for first 3 years; 3 per cent for subsequent years of service. Provisions also for widows and children of officers. Payable in monthly instalments. Superannuation compulsory when offered. Must have served at least 10 years to be entitled to pension.	Allowance $\frac{1}{50}$ of average of last 3 years' salary, $\frac{1}{50}$ added for each year's service, up to 35 years. For year ended June 30, 1911. Pensions and refunds amounting to \$62,524.77 were paid to 130 persons under this Act.
15. Quebec. R.S. of 1909, chapter 8,—Articles 2992–3025 respecting pensions to officers of Primary Instruction. See also Act of 1856.	<p>To every person employed as an officer of primary instruction who is 56 years of age and has been in service as such for a term of 20 years, may retire at 50 years of age, but cannot be pensioned before reaching 56. Certain evidence with reference to service, domicile, &c., must be furnished. Pensions to widows of said officers are provided under the Act.</p> <p>Pension fund contributory by the state and such officers of primary instruction. Basis: 2 per cent deduction from salary of teacher; 4 per cent annually from public school fund; annual grant by the government not to exceed \$12,000 towards fund.</p> <p>Average age of pensioners under old and new pension fund, 60 years.</p> <p>NOTE.—Under provisions of Acts relating to teachers' pensions there are two funds, hence the distinction which is made in Sessional Papers No. 8, p. 464, 1911–12.</p>	No pension to exceed \$805 a year. Basis of pension granted is 2 per cent of total average of salary for each year of service for men and 3 per cent for women up to 35 years, but must not exceed 90 per cent of salary received at time of retirement; latter limitation applies to female officers. For year ended June 30, 1911— Number of pensioners, 708. Amount of pensions paid, \$72,195.50. Average of pensions, \$101.97.

Summing up the number of pension allowances, &c., and amounts paid under the foregoing Acts 1 to 15 (not including Winnipeg), during the last fiscal year, as per 'Remarks' column shows that 2,292 persons were paid \$846,266.77, or an average of \$369.22 per allowance.

OLD-AGE POPULATION OF CANADA.

Third Census of Canada, 1891—Population, 65 years of age and upwards.	218,790
or equivalent to 4.527 per cent of total.	4,833,239
Fourth Census of Canada, 1901—Population, 65 years of age and upwards.	269,388
or equivalent to 5.015 per cent of total.	5,371,315
Fifth Census of Canada, 1911—Population, 65 years of age and upwards, if estimated at 4.527 per cent of total for 1911, viz., 7,204,527, would be.	326,148
and if estimated at 5.015 per cent of total.	361,307

NOTE.—A calculation has been made taking the old-age population for Eastern and Western Canada separately for 1901, and by accepting the rate per cent thereby and applying it to total population of Canada for 1911, it is found that the former of these two estimates, viz., 326,148 persons, 65 years of age and upwards is the nearer correct. Moreover every communication received from the western provinces that are classified in categories 'B' and 'C' shows a much smaller percentage of old-age population in that part of Canada than in the eastern provinces.

In reply to a communication addressed to the Census and Statistics Office, Ottawa, requesting that portion of Fifth Census report with reference to population by ages, the chief officer wrote as follows:—

OTTAWA, October 5, 1912.

(190)

DEAR SIR,—In reply to your letter of the 4th instant, I regret to have to inform you that it will be impossible for some time to come to let you have the report dealing with the ages of the people. This compilation is now under way, but it will be some months before its completion.

Yours very truly.

(Signed) A. BLUE,
Chief Officer

V. CLOUTIER, Esq.,
Clerk of Committee on Old-age Pensions, House of Commons

WAGE-EARNERS POPULATION OF CANADA.

Bulletin XI issued in March, 1910, by the chief officer of the Census and Statistics at Ottawa, contains the following table which shows comparatively the number of males and females by classes of occupation, with wages. (Compiled from Census of 1901.)

Classes of Occupation.	WITH WAGES.		Totals.
	Male.	Female.	
Agriculture.....	72,696	92	72,788
Domestic and personal.....	140,978	67,752	208,730
Fisheries and fishing.....	7,372	.....	7,372
Forestry and lumbering.....	16,488	.....	16,488
Manufacturing and mechanical.....	226,001	49,662	275,663
Mining.....	23,898	.....	23,898
Miscellaneous.....	523	.....	523
Professional.....	29,574	22,110	51,684
Trade and transportation.....	144,065	13,829	157,834
Totals.....	661,485	153,445	814,930
Wage-earners who gave incomplete particulars.....	75,064	32,597	107,661
Forming grand totals.....	836,549	186,042	922,591

The ages of the 814,930 who gave full particulars, 16 years and over.

The average of their earnings, per year: males working 10.53 months, \$387.16, and females working 10.79 months, \$181.98.

Of the total 814,930 classified wage-earners it was stated in Bulletin I, issued in November, 1906, that 99 per cent were under the age of 65 years; hence the number of wage-earners, 65 years of age and upwards, was 8,149.

At page XI, Fifth Census of Canada, 1911, the average rate of increase per cent in population is set out as being 34.13. Applying this rate of increase to establish the approximate population of wage-earners in Canada in 1911, we should have 1,237,471, and if 99 per cent of these are under 65 years of age, we should have 12,374 wage-earners who are 65 years of age and upwards in 1911.

POPULATION by Occupation, with and without Wages.

(Non-productive class not included.)

Classes of Occupation.	With and without Wages.		
	Male.	Female.	Totals.
Agricultural.....	707,997	8,940	716,937
Domestic and personal.....	175,547	102,208	277,755
Fisheries and fishing.....	25,040	14	25,054
Forestry and lumbering.....	17,113	.....	17,113
Manufacturing and mechanical.....	319,021	70,852	389,873
Mining.....	36,896	12	36,908
Miscellaneous.....	4,297	*116	4,413
Professional.....	55,807	38,832	94,639
Trade and transportation.....	216,462	17,774	234,236
Totals.....	1,558,180	238,748	1,796,928

NOTE.—The foregoing table is based on schedules of population for 1901.

(Received too late for classification in Category 'B').

(193)

LADIES' PROTESTANT HOME,
 QUEBEC, November 11, 1912.

DEAR SIR,—In answer to your letter *re* Old-age Pensions system in Canada, I am sorry not to be able to give a clear estimate of what our old people cost us per capita. In thinking it over, I find it impossible to give the exact amount as our home takes in children and middle-aged women as well as old. I am therefore sending our last report, where you will see the different amounts for the various expenses. In trying to arrive at the amounts you wish to get, I would draw your attention particularly to page 4, where I have marked a paragraph showing how our members fluctuate.

Wishing you success,
 Yours very truly,

(Signed) LUCY F. CARTER,
Treasurer, L. P. Home.

Paragraph, page 4, referred to in foregoing communication reads as follows:—

"In the Home, January 1, there were 18 women and 14 children; four women died, three of whom were beyond the allotted span of life; the fourth died of tuberculosis. The committee realized the danger of keeping her, but as no other home could be found, were obliged to do so. Mrs. Groves, infirmiry, nursed her with unremitting care and precautions for two years. Eleven women and 10 children were admitted during the year; 7 women and 7 girls left.

NOTE.—The 5th Annual Report of this Home shows the following:—

Total receipts, including balance, 1910.	\$6,355 86
Total disbursements.	6,278 23
Government grant, 1910-11.	393 75

(194)

HOSPICE DU SACRÉ-CŒUR,
 SHERBROOKE, 12 novembre 1912.

Rapport présenté au Comité pour l'année 1911:—

Vieillards des deux sexes.	71
Coût moyen du support et de l'entretien—	
16 cents par jour.	= \$4,096 76
Dépenses d'administration—	
8 cents par jour.	= 1,731 77
	<hr/>
Total de la dépense.	\$5,828 53
Valeur des contributions faites.	4,204 30
	<hr/>
Excédant de la dépense sur la recette.	\$1,624 23
Octroi du gouvernement, 1910-11.	100 00

(Signed) SR. BEAUREGARD.

(195)

HOSPICE STE. ELIZABETH,
FARNHAM, P.Q., 13 novembre 1912.

Rapport présenté au Comité pour l'année 1911:—

Vieillards des deux sexes.	79
Coût moyen du support et de l'entretien—	
18 $\frac{3}{4}$ cents par jour.	= \$4,636 80
Dépenses d'administration—	
10 $\frac{3}{4}$ cents par jour.	= 2,961 20
	<hr/>
Total de la dépense.	\$7,598 00
Valeur des contributions faites.	6,194 71
	<hr/>
Excédant de la dépense sur la recette.	\$1,403 29
Octroi du gouvernement, 1910-11.	200 00

(Signed) SR. VINCELETTE.

(196)

LADIES' BENEVOLENT INSTITUTION,
MONTREAL, November 13, 1912.

DEAR SIR,—Our institution is kept for the care of children and old women, but the majority of the inmates, around 100, and only about 12 old women. We do not keep the finances separate, therefore I am not in a position to give you the figures you wish, but to help you I am mailing you our last annual report, and when this year's report comes from the printer, I will mail you a copy.

Yours truly,

(Signed) EDWARD C. BAKER,
Treasurer.

NOTE.—The 78th annual report of this institution shows the following:—

Total receipts from all sources for 1911.	= \$13,549 55
Total disbursements from all sources for 1911.	= 13,541 74
	<hr/>
Balance carried forward.	\$ 7 81
Government grant, 1910-11.	637 50

TRADES AND LABOUR CONGRESS OF CANADA.

At the 28th annual convention of the Trades and Labour Congress, held at Guelph, Ontario, in September, 1912, the Executive Committee in its report regarding Old-age Pensions stated as follows:—

'The Government since last we met, has appointed a special committee of the House of Commons to investigate the question of old-age pension legislation in Canada and bring in a report.

'In the circular sent out to Municipal Councils, Charitable Associations, Trades and Labour Councils, &c., questions regarding the desirability or necessity of legislation are asked.

'The necessity for old-age pensions is past question. The Congress has repeatedly asked for it and much legislation exists in Europe . . . matter.

'Your committee, therefore, recommend that a special committee be appointed at this convention to submit to the delegates a brief statement of our position and a basis for the legislation.' (pp. 20-21, Report of Proceedings.)

The Committee on Officers' Reports presided over by delegate Bartlett, presented the following regarding old-age pensions as their report:—

'Your committee concur in the recommendation of the executive that a special committee be appointed at this convention to submit a brief statement relative to old-age pensions as a basis for legislation, and that the incoming executive be instructed to prepare the case for Labour, and copies thereof be sent to all affiliated bodies. Your committee further adds that the Government be urged to give the matter immediate and serious consideration, aiming at the placing on our statutes of a comprehensive and adequate Old-age Pension law.' (Page 92 of Report of Proceedings.)

On the 6th day of the convention, when resolutions were being reported, delegate Bancroft was granted special privilege to move that the question of old-age pensions be referred to the executive council, there being several members of the special committee absent from the convention. (p. 108, Report of Proceedings.) The motion was adopted.

ELIGIBLE PENSIONERS IN CANADA.

Number of persons in Canada, 65 years of age and upwards, who would have been eligible for old-age pensions in 1911, assuming the percentages of other countries, which are hereunder set forth, were accepted for Canada.

Estimated old-age population in 1911, 326,148.

1. Deductions made by the Sir Edward Hamilton Committee in 1900 from old-age population of United Kingdom *re* income, paupers, lunatics, criminals, &c. 32.5 per cent was remaining eligible pensioners, namely, 655,300 out of old-age population of 2,016,000. Canada according to this basis would have to pension 105,998.

2. Deductions made by Rt. Hon. H. H. Asquith in 1908 (*see* Budget Speech of May 17, page 463, Parliamentary Debates); there remained 937,000 out of total old-age 2,116,267, say 44.2 per cent. Canada according to this calculation would have to pension 144,157 eligibles.

3. Australia, in 1911, had 75,502 old-age pensioners out of total population 4,482,000 in 1910, or say 1.68 per cent. Canada with population of 7,204,527, and taking 1.68 per cent thereof, would have, should Australian conditions apply, 121,036 eligibles for pensions.

4. New Zealand in 1911, had 16,020 old-age pensioners out of total population in 1911, of 1,008,407, or say 1.58 per cent. Canada would have, should New Zealand conditions apply, 113,831 eligibles for pensions.

PRINTED PAPERS.

Papers bearing on laws and expenditure, respecting old age pensions and charities have been cordially sent by the local governments of Canada, the local government boards at London and Edinburgh, the State governments at Boston, Melbourne and Wellington, the Rt. Hon. D. Lloyd George, Sir John Pilter, and the Prime Ministers of Australia and New Zealand. The clerk of the committee acknowledged the receipt of the following:—

Alberta.—Public Accounts and Estimates, 1911, 1912-13.

British Columbia.—Public Accounts and Estimates, 1911, 1912. Acts *re* Public Hospitals, and Provincial Home for the Aged and Infirm.

Manitoba.—Report of Department of Agriculture and Immigration.

New Brunswick.—Auditor's Report of City and County of St. John; Proceedings of King's County Council.

Nova Scotia.—Inspector's Report on Public Charities; Manual of the Public Instruction Acts and Regulations; Halifax City Charter and Health By-laws.

Ontario.—Inspector's Report on Public Charities and Hospitals.

Quebec.—Statement of Public Accounts *re* Aid to 'Hospices' and Benevolent Homes.

Saskatchewan.—Copy of Estimates, 1913, *re* Grants to Charities.

Edinburgh.—Report of Local Government Board, 1908, 1909, 1910.

London.—Report of Local Government Board *re* Poor Relief and Old Age Pensions; Acts and Regulations; National Insurance Bill; People's Insurance by D. Lloyd George.

Melbourne.—Acts and Regulations *re* Old Age Pensions and Invalidity; Statement of Operations, 1911.

Paris.—Compte-rendu des Travaux lu 2ème Congrès National des Retraites pour la Vieillesse.

Wellington.—Acts and Regulations *re* Old Age and Widows' Pensions; Statement of Operations, 1911.

PARLIAMENTARY LIBRARY PAPERS.

In the preparation of the summaries relating to the foreign systems of old age pensions, poor relief aid, &c., much valuable information was obtained from British Parliamentary Debates, 1899-1908; Reports of Royal Commissions and Parliamentary Committees, 1883-1906; Preliminary Memorandum of 1907; Essays in the Economic Reviews of, Volume IX, July 1899, and Volume XIX of 1909; Cornhill Magazine, January, 1910; also from Encyclopædia Britannica, the Statemen's Year Book; Report of the Commissioner of Labour at Washington, by J. Graham Brooks, 1893; Report of the Massachusetts Commission, 1910; W. Sutherland on Old Age Pensions; and F. Herbert Stead's 'How Old Age Pensions began to be,' 1910.

PART II.

OLD AGE PENSIONS SYSTEMS OF THE UNITED KINGDOM, AUSTRALIA, NEW ZEALAND, AUSTRIA, BELGIUM, DENMARK, FRANCE, GERMANY, &c. LEGISLATION, STATE AID, ADMINISTRATION, SCOPE OF ASSISTED SCHEMES, &c.

PREFATORY NOTE.

British and other Governments of foremost nations, within the three last decades, have been humanely impelled to establish provident systems of State aid for the partial support of deserving aged poor.

Industrial development, the apparent necessity of social reform, the displacement of the older by the younger handicraftsmen in the labour world, and the increased rates levied under Poor Laws may have urged the enactment of measures respecting assisted insurance and provisions for the payment of pensions by the State.

Previous to the earliest Imperial Act passed in a European country—the German Act in 1889—a Select Committee had been appointed by the British Parliament in 1885 to inquire into the proposals for a National Scheme of Provident Insurance against Pauperism. This inquiry practically narrowed itself into an examination of one particular scheme, which had been formulated by the Reverend W. L. Blackley, Hon. Canon of Winchester. The committee reported in 1887. (*See Reports Committees, 5, 1887.*)

It is not the purpose of this preliminary report to enter largely into the various schemes that had been advocated previous to the Act passed by the British Parliament in 1908, nor is it possible to give adequate expression to the reports of Royal Commissions and Select Committees (five in number) that were, subsequent to that of 1887, presented to Parliament, but it may be of interest to the Canadian Committee on Old-age Pensions and to both Houses of Parliament to review in this memorandum and official papers quoted from, some features that may be considered applicable to conditions that exist in Canada.

In 1893, a Royal Commission under the chairmanship of Lord Aberdare was appointed 'to consider whether any alterations in the system of Poor Law relief are desirable, in the case of persons whose destitution is occasioned by incapacity for work resulting from old age, or whether assistance could otherwise be afforded in those cases.' It reported to Parliament in 1895, that 'in view of the financial and economic difficulties involved,' they were 'unable to recommend the adoption of any of the schemes as yet suggested.' (*See English Papers, No. 52, 1907.*)

In 1896, a Committee on Old-age Pensions under the chairmanship of Lord Rothschilds was appointed 'to consider any schemes that may be submitted to them for encouraging the industrial population, by State aid or otherwise, to make provision for old age; and to report whether they can recommend the adoption of any proposals of the kind, either based upon, or independent of, such schemes; with special regard to their cost and probable financial results to the exchequer and to local rates; their effect in promoting habits of thrift and self-reliance; their influence on the prosperity of friendly societies; and the possibility of securing the co-operation of these institutions in their practical working.' The committee reported in June, 1898. The scheme which it found least open to objection was one for granting pensions to all who could prove the possession at 65 years of age of an 'assured income' of not less than 2s. 6d. and not more than 5s. a week derived from real estate,

etc., the pension to be on a sliding scale calculated to bring the aggregate income to not more than about 5s. a week. It also observed generally that 'the only test that can be applied is the possession at the pension age of an income within the limits laid down as qualifying for aid.' The committee finally came to the conclusion that none of the schemes submitted to them would attain the objects which the (then) government had in view; nor could they devise a proposal free from grave inherent disadvantages.' (See English Papers, No. 52, 1907.)

In 1899, a Select Committee on Aged Deserving Poor was appointed 'to consider and report upon the best means of improving the condition of the aged deserving poor, and for providing for those of them who are helpless and infirm; and to inquire whether any of the Bills dealing with old-age pensions, and submitted to Parliament during the present session, can with advantage be adopted, either with or without amendment.' This committee, presided by Mr. Chaplin, passed a resolution: 'that the needs of many of the aged and deserving poor will not be met by any scheme for Old-age Pensions only, and that some provision should be made for them by the reform of Poor Law administration; in other words, by improved poor relief, as well as by old-age pensions.' 'The committee also came to the conclusion that it was practicable to create a workable system of old-age pensions for the United Kingdom, and that the general lines upon which such a scheme might be framed would be one under which any person 65 years of age, being a British subject, would be entitled to a pension if he could satisfy the pension authority that:—(a) he had not been imprisoned within the previous 20 years without the option of a fine; (b) he had not received poor relief . . . ; (c) he was resident in the district . . . ; (d) he had not an income from any source of more than 10s. a week, and (e) he had endeavoured to the best of his ability, by his industry or by the exercise of reasonable providence, to make provision for himself and those immediately dependent on him.'

In 1900, a Departmental Committee was appointed with Sir Edward Hamilton as chairman, which investigated the financial aspects of the proposals of Mr. Chaplin's Committee in 1899. As a result this committee presented among other conclusions the following table from their report:—

UNITED KINGDOM.

Estimated number of persons over 65 years of age in 1901.	2,016,000
Deduct:—	
For those whose income exceed 10s. a week.	741,000
For paupers.	515,000
For aliens, criminals and lunatics.	32,000
For inability to comply with thrift test.	72,700
Total deductions.	1,360,700
Estimated number of pensionable persons.	655,300
Total estimated cost in round figures.	£10,300,000

In July, 1903, a Select Committee, to whom were referred Aged Pensioners' Bills and a Cottage Homes' Bill, was appointed. Regarding the Aged Pensioners' Bill of 1903 (No. 2), the committee reported it without amendment. Certain modifications were suggested regarding disqualification by receipt of Poor Law relief; also suggestions regarding the administration of the scheme, observing that it did not appear to them 'fair or reasonable to leave to an elective body the duty of deciding upon the merits of large numbers of its constituents.' They considered that, on the analogy of the method adopted in New Zealand, 'the qualifications of any person to receive a

pension should be placed in the hands of special commissioners for suitable areas, and that such commissioners 'should consider any representations made on behalf of the treasury or the local authorities.'

In connection with the reports of the foregoing committees frequent mention is made of the administration of Poor Laws. In Canada each province apparently has its system of providing for deserving aged poor. Authority, as may have been observed in Part I of this memorandum, is given municipal councils to make provisions for the care and support of those who are unable to provide for their existence. In the maritime provinces we have almshouses, municipal homes and poor farms. In Quebec the provincial government contributes small amounts towards 'hospices' and benevolent homes. In Ontario a system of houses of refuge subsidized by the provincial government has been provided. The western provinces, notably Manitoba and British Columbia, have provincial homes erected and maintained under the control of the respective governments of those two provinces. In eastern Canada many of these institutions show a deficit in their budget of expenditure over receipts.

SCHEMES.

Of the schemes that were advocated in Great Britain, commencing with Canon Blackley's before the Select Committee of 1885 and ending with Sir John Pilter's more recent proposals, it is said by an author on old-age pensions that they were almost as numerous as autumnal leaves in Vallombrosa. They have been sifted and re-sifted by the committees and Royal Commissions above-mentioned until there remained but four which seriously engaged the attention of British statesmen and legislators.

Canon Blackley's scheme may be briefly described as one for the compulsory insurance of all persons, of both sexes and of every class, by the prepayment of £10 between the ages of 18 and 21 years into a national friendly or provident society, thereby securing to the wage-earners 8s. per week sick-pay and 4s. per week superannuation pay after the age of 70 years. The chief objection to this scheme was its compulsory feature.

The universal scheme advocated by Mr. Charles Booth was rejected for several reasons. It proposed to grant a pension from public funds amounting to 5s. a week to all persons on attaining the age of 65 years, without contribution on the part of the pensioners. In 1907, estimating the old-age population of 65 years and upwards at 2,116,000, the cost for the United Kingdom, at the outset, would have amounted to £27,508,000.

This scheme is popular; there are no qualifications required except that of age. Labour organizations favour it for various reasons. 'The Universal scheme,' said Mr. Joseph Chamberlain in 1899, 'that will give pensions to everybody is beyond the resources of the state.' 'Further, it would make no distinction between the provident, thrifty, and industrious, the drunkard and the spendthrift.' Mr. Chamberlain's plan would have been a voluntary scheme on lines of assisted insurance. Alluding to compulsory schemes, he added, 'we must put aside at once every further attempt to secure compulsory contributions from working classes which is the system in operation on the continent.' (*See Parliamentary Debates, 1899, Vol. 69.*)

Variations of compulsory and voluntary assisted insurance schemes have been established in most European countries which have adopted systems to provide for the care and support of their respective old-age population and wage earners.

The partial universal system with thrift and character tests restricted to deserving aged poor appears to be one which has been looked upon with most favour by the British Governments of New Zealand, Australia, and the United Kingdom.

SIR JOHN PILTER'S PROPOSALS TO CANADA.

In a communication dated June 28, 1912, together with a copy of Pension Book, a copy of speech delivered at lunch given by Mr. Henniker Heaton in 1909, and an

outline of a scheme made applicable to Canada, Sir John Pilter makes the following claim in favour of his scheme (barest outline of scheme is hereunder given):—

A person at the age of 15 years receives a State Pension Book in which is entered a Government bond of the value of £30 available at the age of 55 years. During the 6 years following the State contributes to each annuitant's fund £11, and the annuitant, £10. During this period of 6 years certain incentives making towards good citizenship are offered in the form of prizes to be added to the bond: Educational standard, £5; handicraft standard, £5; assiduity certificate, £10; rifle proficiency award, £5; volunteer militia service (3 years), £15, which together with accumulated interest on contributions by the State of £11, and by the annuitant, of £10, will ensure an annuity at the age of 55 years amounting to £6 19s. 10d., or at age of 65 years, £13 19s. 8d.

The proposal which is outlined as applicable to Canada is the following: Every person, man and woman, in the Dominion, pays in 1s. a week from the age of 15 to age of 55 years, takes the full benefit of all the Government grants proposed so as to receive a pension of £17 10s. from age 55, and £35 per annum from age 65. The cost of the scheme would amount to £1,008,000, per annum, from the day it is put to work, the Government to borrow this sum each year and entrust it to a board of trustees for reinvestment during 40 years when the annuities would mature. The actuarial calculations on the assumption that the Government would borrow on a 3 per cent basis and reinvest at same rate, would cost the Budget: 1st year, £30,240; 2nd year, £60,480; 3rd year, £90,720; 15th year, £453,600; 39th year, £1,179,360. On the 40th year the annuities would become payable; the cost to the Budget for that, and every ensuing year, would amount to £2,180,000. Sir John Pilter assumes that the population of Canada is 7,200,000, and thereon estimates the number of persons between the ages of 15 and 21 years. The scheme is termed 'A Contributory Scheme for Old-age Pensions.'

The following will show the scope of the provisions made under respective State Acts with reference to those countries which have adopted pension and assisted insurance systems, as well as the extent of benefit afforded, and some features of administrations:—

AUSTRALIA.

Invalid and Old-age Pensions Act, 1908-9. Non-contributory; restricted to deserving aged poor. Applicable to the six states of the Commonwealth, and accepts transfers of pensions current granted under New South Wales and Victoria systems of 1900, 1901. Queensland commenced to pay pensions January 1, 1909, six months previous to operations by the Commonwealth under above-mentioned Act. No claim for pension can be received if applicant's property exceeds net value of £310.

Age (O. A. P.).—Men, 65; women, 60 years;

Age (I. P.).—16 years and upwards if permanently incapacitated for work (blind not included unless incapacitated).

Qualifications (O. A. P.).—See sections 16, 17, Australian Act, Part III in Appendix hereof;

Qualifications (I. P.).—See sections 19, 20, 21, 22, Australian Act, Part IV in Appendix hereof.

Rate of Pension (O. A. P. & I. P.).—Not to exceed £26 per annum or say 10s. a week, paid in fortnightly instalments.

Restrictions re Income.—Amount of pension with income must not exceed £52 per annum.

Restrictions re Property.—(a) When net capital value exceeds £50 deduct £1 for every complete £10; (b) When net capital value, including a house in which pensioner resides and which produces no income, exceeds £100 deduct £1 for every complete £10.

Status (O. A. P.).—Residence, at least 20 years; naturalization, 3 years; character, must be good. *See also* Part III, App. hereof;

Status (I P.).—Residence, at least 5 years. *See also* Part IV, App. hereof.

(Table 'A,' O. A. P., 1912.)

Statement for year ended June 30, 1912:—

Total claims granted during year.	12,004
Transfers from other States during year.	686
Old-age pensions current June 30, 1911.	75,502
Deduct—	
Deaths current June 30, 1911.	7,045
Cancellations, &c., current June 30, 1911.	2,076
Pensions current June 30, 1912.	79,071
Increase during year.	3,569

(Table 'G.')

Total expenditure, 1911-12 (approx.) £2,148,034

(Table 'H.')

Cost of administration, 1911-12. £ 41,794
or say 1.94 per cent of expenditure.

NOTE.—Cost of administration not included in Table 'G.'

Administration.—Commissioner and Assistant Commissioner at Melbourne; one Deputy Commissioner at capital of each of the 6 States; Registrars (about 700) receive and register claims; Magistrates, who investigate and examine claimants according to alleged claim for pension.

<i>Population</i> (estimated Dec. 31, 1910)	= 4,482,896
<i>Population</i> of old-age pensioners in each 10,000.	= 170
<i>Population</i> of invalid pensioners in each 10,000.	= 16.9

NEW ZEALAND.

(1) Old-age Pensions Act, 1903, No. 136 (Consolidated Enactments of 1898, 1900, 1901, 1902 and 1905), amended by No. 245 of October, 1908, No. 22, 1909, No. 45, 1910, No. 14, 1911. Non-contributory, restricted to deserving aged poor.

(2) Widows' Pensions Act, 1911. Non-contributory, and applicable to widows having one child or more (latter must be born in New Zealand); restricted to widows of limited means. Aim is to help support child or children.

Age (O. A. P.).—65 years; in certain cases, 60; women, 55.

Qualifications (O. A. P.).—Residing in New Zealand; must have resided at least 25 years (certain allowance to seamen for absence); must not have been imprisoned four times or for four months during past twelve years; must not have deserted wife or husband without just cause; must not neglect to maintain children under the age of 14; must be good moral character, sober and reputable life during preceding 5 years. Property not to amount to £260 net, income must not reach £60 yearly; must not deprive himself of property or income to qualify.

Qualifications (W. P.).—British subjects of good character; residence, 6 months in the Dominion prior to birth of any child.

Rate of Pension (O. A. P.).—Full amount is £26; reduced by (a) £1 for every complete £1 of income over £34; (b) £1 for every complete £10 of net accumulated property. If applicant is married joint pensions of a husband and wife must not exceed, with total incomes added, sum of £90.

Rate of Pension (W. P.).—Widow with one child under 14 years, £12 per annum; widow with two children under 14 years, £18; widow with three children, under 14 years, £24; widow with more than three children under 14 years, £30. NOTE.—All pensions are paid monthly.

Status, disqualifying for pensions.—Maoris who receive votes other than pensions under Civil List Act, 1908; aliens, naturalized subject of less than one year, Chinese or other Asiatics, whether naturalized or not, and whether British subjects by birth or not.

Statement for year ended March 31, 1911:—

Total claims granted during year	2,399
Rejected (including deaths, withdrawals)	669
Being investigated	672
Pensions current, number of	16,020
Amount paid in pensions during year	£383,393
Cost of administration	£ 3,803
Percentage of cost of administration	0.99

Administration.—A Commissioner located at Wellington, who is responsible to Minister of Finance. A pension registrar is in charge of a district, the Dominion being divided into 73 districts for pension purposes. All claims are investigated by stipendiary magistrates who have power to grant or refuse pensions. In chief centres of population the duties are performed by officers specially appointed.

Population.—European at March 31, 1911 = 1,008,407
 Estimated European population, 65 years and over = 46,586
 Estimated European population, 65 years of age and 25 years in New Zealand 41,556
 Number of pensioners in each 10,000 of population 159

UNITED KINGDOM.

Old-age Pensions Acts, 1908 and 1911. System: non-contributory, partial universal in scope of application; contains thrift and character test provisions.

Persons qualifiable for pensions.—Who have attained the age of 70 years; whose yearly means does not exceed £31 10s.; who have been British subjects and have had their residence in the United Kingdom for at least 20 years up to the date of receipt of any pension payment (amended in 1911—now 12 year's residence in the aggregate out of the 20).

Persons not qualifiable for pensions.—*Who are in receipt of any poor relief (except such relief as is prescribed by a medical officer and which may include food or comforts); who habitually have failed to work according to ability, opportunity and need; who are detained in any asylum, within the meaning of the Lunacy Act, 1890; who have been convicted of any offence, and ordered to be imprisoned without the option of a fine, such disqualification to cover a further period of ten years after date of release (amended in 1911); who have had a detention order made against them under the Inebriates' Act, 1898, since age of 60 years or upwards, following conviction before any court, such disqualification may cover a further period of ten years (amended in 1911).

Rate of pensions.—Computed on yearly earned income: the smaller income obtains the greater weekly rate of pension, and *vice versa*. For instance a yearly means

* In 40th Annual Report of the Local Government Board, 1910-11, at page *lxxiii*, the following is set forth: 'The provisions in section 3 (1) (a) of the Old Age Pensions Act, 1908, under which a person was disqualified for receiving or continuing to receive an old age pension if he had received any poor relief ceased to operate on 31st December, 1910, and thereupon many persons previously disqualified became eligible for pensions.'

not exceeding £21 obtains a 5s. weekly rate of pension and a yearly means not exceeding £31 10s. obtains a 1s. weekly pension. (See schedule, Act of 1908 in Appendix hereof).

Statutory provisions re married couple.—See s. 4 (2) of 1908, and ss. 3 and 4 (1) of 1911, in Appendix hereof.

Statutory provisions re property.—In calculating the means of a person regarding property see s. 4 (b of 1), (c of 1), (3) of 1908; also s. 2 (a of 1), (b of 1) and proviso under para. (a) of 1911 in Appendix hereof.

Administration.—The Treasury in conjunction with Local Governments Boards at London, Edinburgh and Dublin with the Postmaster General (so far as relates to the post office), each being constituted the Central Pension authority for pension purposes in each respective state of the United Kingdom, may make regulations for carrying this Act (1908) into effect. Statements of claim for a pension are entered in forms supplied by local post office of resident claimant, who is given instructions at said office; these claims are transmitted to local pension committee or pension officer in certain cases, by whom said claims are investigated and reported. Pension officers are appointed by the Treasury. Local pension committees—usually one for every borough or urban district of 20,000 population—may appoint sub-committees. Weekly pension payments in advance through the post offices of the United Kingdom are provided for in the Act. Penalties by imprisonment may be imposed on any person making a false statement or representation with a view of obtaining a higher rate of pension than that appropriate in the case.

Statement for fiscal year ended March 31, 1911 (pp. *lxxii* and *lxxiv*, L. C. B., London):—

The number of pensions payable in—	
United Kingdom.	907,461
England and Wales.	613,873
The number of appeals against decisions of pension committees received.	5,455

Estimates of expenditure for payments to pensioners, 1909-10, £8,750,000.
 Cost of administration was estimated in Budget speech of 1908 at approximately 3 per cent of expenditure.

Population of United Kingdom in 1911, according to British Almanac of 1912, is set out as being 45,216,665. Taking the total number of pensions payable as being 907,461 in 1911, this would accordingly mean 1 old-age pensioner to every 50 of population or say 200 in every 10,000.

AUSTRIA.

Law of December, 1906.—A compulsory system of contributory insurance against old age and invalidity; applicable to a certain class of salaried employees, such as private officials (*Privat-beamten*), with annual salary of at least 600 kronen (\$120), and public employees without other regular claim to pensions.

The obligations to insure begin at age of 18 years, but specifically exempt persons employed in industry, mining, agriculture and forestry.

The general principle followed on which the insurance is administered is the same as that of the German compulsory insurance. The insured are divided into 6 classes according to salary. The employer pays two-thirds of the premium to the four lower classes and one-half the premium to the two higher classes.

A contributory period of 480 months is required as the condition of receiving an old-age pension.

The insurance provided includes also invalidity allowances, widows' benefits and special payments toward the education of orphaned children.

In 1908 a Government bill was laid before the House of Representatives providing for a scheme of general old-age and sickness insurance.

The principal features of this Bill according to a special report drawn up under the direction of the Minister of Foreign Affairs, are briefly the following:—

Applicability and Scope.—(a) Independent small tradesmen (including farmers, agents, etc.), numbering about 2,520,000 are eligible for old-age pensions only. Provisions for this class are extended to enable persons over the age of 65 years to insure during 4 years, paying such amount of premium as if calculated to cover 200 weeks when they can then draw an old-age pension. Such independents, etc., insuring when past 65 years of age are excluded from pensions for sickness or disablement; (b) Workmen, operatives and servants, estimated at 5,009,000, are eligible for old-age pensions and for sickness insurance; (c) Members of workmen's families assisting in labour and numbering 1,718,000 are also eligible for insurance against old age and sickness. Pensions are payable on the completion of the 65th year when pensioners are supposed to have paid contributions for 30 years, though in some cases this period could be shortened to cover 200 weeks.

Compulsory subscriptions and exemptions.—Under the provisions of the Bill of 1908, the following are deserving of notice: (a) All wage-earners of both sexes at beginning of 16th year must pay weekly subscriptions, but those persons who are already over 16 years of age, or already infirm, as well as persons in receipt of monthly or yearly wages exceeding 2,400 kronen (\$400) are excepted; (b) Independents whose yearly income does not exceed 2,400 kronen, or who do not habitually employ more than two workmen outside the family must pay insurance subscriptions.

Voluntary subscriptions.—The Bill provides for voluntary increases in the amount of subscriptions paid, by means of which both a larger and an earlier pension is obtainable.

Women's subscriptions and refund in certain cases.—A woman on marrying obtains a refund of half the amount of subscriptions paid provided such subscriptions have already covered the period of 200 weeks.

Widows and children.—In cases of the death of the insured a release of the insurance capital is granted to relatives, etc.; in the case of a husband dying the widow has first claim to the amount thus released; legitimate children under 16 years of age follow; such release of insurance, however, is made to depend on the termination of a period of contribution covering 40 weeks. It is computed according to the wage divisions in which the insured was registered and the number of children he leaves.

Population and subscriptions under the scheme of 1908.—Of a total population of 49,418,598, wage-earners numbering 6,000,000 and Independents numbering 2,520,000 would respectively pay 100,000,000 kronen (\$20,000,000) and 28,000,000 kronen (\$5,600,000) annually. The State at the end of 10 years will have paid 13,000,000 kronen (\$2,600,000) toward the insurance of wage-earners, and 23,000,000 kronen (\$4,600,000) toward that of the independent class. (Summarized mostly from Report of Massachusetts Commission, House No. 1400, 1910, pp. 122-125.)

BELGIUM.

Assisted Insurance and Old-age Pensions.—It is termed 'La Loi sur les Pensions de Vieillesse,' May 10, 1900. This Act with its strong thrift and other incentives to encourage working classes to insure may be summed up as a voluntary contributory system with state premiums added on certain conditions stated in Articles 1, 2 and 3 of said Act. It appears to be a very popular system, since 850,000 persons beginning at the age of 16 years had been insured during the period extending from 1900 to

1906, out of a population which numbered in 1908, 7,386,444 souls, say one person out of every 8 of population or 1,250 out of every 10,000, notwithstanding the further provisions in the Act of a non-contributory character by which the aged poor who are in want are enabled to obtain special grants of 65 francs (\$13.00) per annum.

The privileges of assisted insurance are confined to persons insured at the 'Caisse Générale de Retraite,' a Superannuation Fund Bank under State control, which works in combination with the Savings Bank, an institution of public utility not intended to work on profit-making lines.

Persons insuring according to the terms of Articles 1, 2 and 3 of said Act may be classified as follows:—

(1) All persons not less than 16 years of age (chiefly of the working classes) who are of Belgian nationality, and have a fixed residence in Belgium, who own a 'Caisse Générale de Retraite' Book in which are entered certain payments made to the bank, and are not excluded under the terms of Article 2 of said Act, may benefit of the State premiums added to their deposits on condition that such amount of deposit for insurance shall not exceed 60 francs (\$12) per year.

(2) Such persons may insure through the intermediary of a mutual society recognized by the Government; but under the terms of Article 2 persons who pay in taxes and licenses—a minimum sum of, from 50 francs in towns of less than 10,000 inhabitants, to 80 francs in towns of 50,000 and upwards, are excluded.

Contributions (Individual).—The Caisse de Retraite calculates the amounts to be contributed by party being insured, which calculation forms the basis on which the State grants its premiums of encouragement.

Contributions (State).—As regards the premiums granted by the State the sums contributed apply to 4 groups of members—

(a) A premium of 60 centimes (12 cents) per franc on the first 15 francs paid each year by members who were born after January 1, 1860. The premium thus obtained annually is 9 francs (\$1.80);

(b) A premium of 1 franc for each of the first 6 francs paid, and 60 centimes per franc for each subsequent franc up to 24 francs to members born between 1855 and 1859. The premium thus obtained annually is 16.80 francs (\$3.36);

(c) A premium of 1.50 franc for each of the first 6 francs, and 60 centimes on each subsequent franc up to 24, to members born between 1850 and 1854. The premium thus obtained annually is 19.80 francs (\$3.96);

(d) A premium of 2 francs on each of the first 6 francs, and 60 centimes on each subsequent franc up to 24, to members born before January 1, 1850. The premium thus obtained is 22.80 francs (\$4.56).

The State ceases to grant premiums when the sums inscribed on the member's book are sufficient to constitute for him an annuity of 360 francs (\$72).

Other voluntary provisions.—The age of 65 years is generally understood as the period of life at which the insured may commence to draw annuities, but arrangements as to the time and manner, subject to regulations and tariffs of the Caisse may be made whereby contributors can benefit by their savings and the premiums earned from the State at an earlier age.

Provincial premiums.—All the provinces and many towns also grant premiums to persons paying money into the Caisse de Retraite.

Provisions when capital is abandoned or reserved.—(1) In the case of a member ceasing to contribute during the term of insurance the capital already paid in, together with the interest is transformed by the Caisse into annuities that are granted on the date that he has fixed for the enjoyment of his pension; (2) If the member reserves the capital, the annuities are naturally smaller, as the Caisse pays to his heirs a sum equal to the amounts paid in less the cost of administration.

Non-contributory pensions.—The provisions under this part of the Act of 1900 are applicable to persons over 65 years of age, who are—

- (1) Belgian subjects by birth, naturalization or marriage;
- (2) Residents of Belgium at least one year prior to application;
- (3) Workmen, or the wife or widow of a workman;

(4) In want, namely, unable to maintain himself in the average condition of the workingman of the district engaged in the same trade. But no application can be entertained under this section of the Act if the applicant, being single has a revenue of 360 francs (\$72) per annum; or, being married, a family income of 600 francs (\$120) per annum.

Administration.—The law is administered by local committees acting under regulations prescribed by the Minister of Labour and Industry. Appeals may be taken to the Governor of the Province. The cost of administration is estimated at about 3 per cent. The total number of persons receiving assisted insurance, or pensions, in 1906, was 1,060,000, and the total expenditure amounted to 15,000,000 francs (\$3,000,000). (Summarized from W. F. H. Jeffes, Brussels, in *Old-age Pensions*, by W. Sutherland, London, pp. 211-219, and Report of Massachusetts Commission, 1910, pp. 101-103.)

DENMARK.

Old-age relief was introduced in Denmark by the Law of April 9, 1891. The main object of the Law is, that respectable paupers, who have passed their sixtieth year of age, shall receive from the State such support as will enable them, wholly or in addition to their income, to obtain the necessities of life without seeking poor relief, and accordingly without loss of their civil rights.

It was stipulated in the Law that the old-age relief should be distributed by the local authorities in the same way as poor relief, and that at the end of each fiscal year one-half of the amount spent should be reimbursed by the Treasury with 1,000,000 kroner (\$268,000) paid in sums equal to the amounts spent by the respective local districts. It soon appeared that 2,000,000 kroner, the total annual grant was too small.

In the revised law of 1902, the stipulation as to fixed amount of grant was struck out. It was also provided that an annual income of 100 kroner (\$26.80) shall not be taken into consideration.

The relief is supplied partly in cash and partly in kind, or in a free residence. In Copenhagen money is given; in the country the distributors supply food, fuel or residence, generally, to those who are entitled.

The Old-age Home at Copenhagen gives food and accommodation of a somewhat better class than the poorhouse. The Old-age Home at Aarhus is considered too luxurious by the tax payers.

In 1905, old-age relief amounting to 7,193,494 kr. (\$1,924,756) was distributed to 66,878 persons, or say an average of \$28.78, which is an average increase of \$3.29 per head over the amount set out for 1901, when 58,347 old-age people received 5,523,007 kr. (\$1,480,165).

(Summarized from British Vice-Consul, Copenhagen, September 28, 1907, in *Old-age Pensions*, by W. Sutherland, London, at pp. 178-186.)

Qualifications for pensions.—60 years of age; must for 10 years have had a fixed residence; must not have received poor relief; must not have been sentenced for begging or vagrancy; must not have undergone sentence for any transaction generally accounted dishonourable; must be unable to provide the necessaries of life, or proper treatment in case of sickness, for himself and those dependent upon him.

Rate of pension.—Not definitely fixed. The law simply provides that the relief 'must be sufficient for the support of the person relieved and for his family, and for their treatment in case of sickness.'

Population in 1906.—2,605,268. The number of pensioners under the Act of 1908 was 71,185. Total amount expended in 1908 was 8,805,595 kroner (\$2,201,398). The number of recipients has grown at rate of 4 to 5 per cent annually while the population has grown at rate of $\frac{1}{2}$ to 1 per cent. Since 1896, the amount expended for poor relief has steadily increased; in 1907 it was 9,177,474 kroner (\$2,294,368).

(Summarized from Report of Massachusetts Commission, House No. 1400, 1910, pp. 99-101.)

FRANCE.

Old-age Pensions Law, February 12, 1910.—A system of assisted insurance providing for the payment of annuities or pensions to wage-earners at 65 years of age whose yearly income is less than 3,000 francs (\$600).

A clause in the law permits the pensioner to draw annuities on having attained the age of 55 years from that portion of the fund called *rentes*, that portion called *viagère* (State contribution) remaining intact until the annuitant has reached the age of 65 years.

Legislative proceedings re Law of 1910.—The Chamber of Deputies passed the Bill in February, 1906. When the Bill reached the Upper House it was referred to a special commission, and an amendment was accepted which fixed the pensionable age at 65 years instead of 60. The Bill then passed the Senate; out of a total vote of 283 only 3 members opposed the measure.

In defending the principle of obligatory contributions on the part of the employer and the workman, Mr. Vivian, the Minister of Labour, argued that it was natural the employers should aid by their contribution those who contributed by their labour to the production of wealth. The principle of obligatory contributions by the State was justified on the ground that masters and workmen co-operated in the increase of the national resources.

Pension Fund, how created.—Three contributory sources create the pensioners' fund: the wage-earner—which implies every category of workers except those who are already provided otherwise as seamen, miners, and railway servants,—the master or employer and the State; the first contributes, if a male, 9 francs per annum; if a female, 6 francs, and if a minor, $4\frac{1}{2}$ francs; the master contributes an amount equal to the wage-earner's and the State contributes, (1) to the *rentes* portion of the fund an amount equal to one-third of the annuity earned through the beneficiary's contributions; (2) to the *viagère* portion of the fund an amount which added to the employer's contribution will increase the pension by 120 francs (\$24) per year.

Qualifications for Pension.—Must have been a wage-earner for 30 years; must have attained the age of 65 years for total annual pension, or 55 years—in certain cases—for the *rentes* annuity; must have complied with the obligatory provisions respecting contributions; all are liable to such compliance if wages do not exceed 3,000 francs (\$600) per annum.

Rate of pension.—414 francs (\$82.80) per annum is the highest pension contemplated under the most favourable conditions, excepting farm labourers whose contributions and pensions are slightly inferior.

State Budget.—The estimated expenditure for the first year (1911)—calculated by experts—was \$36,000,000, the amount decreasing annually until the scheme would be operated normally at a cost of about \$25,000,000.

Population.—In 1906, the population of France was 39,252,245. Approximately, 332,367 persons, or say 85 out of every 10,000 of population have benefited by this law.

(Summarized from *London Times*, February 14, 1912; Paris correspondent to *Toronto Globe*, March 24, 1910; *Statesmen's Year Book*; *Encyclopædia Britannica* and Report of Massachusetts Commission, 1910, House No. 1400.)

GERMANY.

An Act for Insurance against Old Age and Invalidity, June 22, 1889, amended in 1891. Act of 1899 consolidating Acts of 1889, 1894, also Imperial Acts *re* Sickness, of 1883 and Accidents, of 1884.

The movement in Germany for social insurance was fully in accord with the policy devised by Bismarck when, in 1881, the first general insurance Bill was considered by the Reichstag, but after its third reading, owing to unacceptable amendments, the measure which was intended to insure the wage-earner against old age, was abandoned. The policy of social insurance, however, was continued, and in 1883 and 1884 the wage-earner, who had felt the burden of local poor rates, became more hopeful regarding legislation that would enable him to insure against sickness and accidents. These two Imperial measures partly satisfied the employer and the workman. There were enacted compulsory contributory provisions by which the employer paid two-thirds of the premium and the workman one-third, towards the amount of pension which the latter was to be paid in case of sickness or accident.

Hitherto, it is true, the workman had benefited through membership with sick benefit associations which operated various systems and under different laws, implying many officials which increased their cost of administration. There were the Communal Sick Association, the Local, the Factory, the Building, the Guild, the Miners', and the Free; but in most of these the workman contributed two-thirds, and the employer one-third of the premiums. The solvency of these associations was questioned; in some cases the period of sickness of members extended over a year, and this gave rise to the necessity of a general old-age and invalidity insurance law with compulsory features in the matter of creating a fund. Thus were the members of the above-mentioned associations gradually absorbed by the Imperial measures of 1883 and 1884 under more favourable terms without loss of earnings of insurance through premiums hitherto paid. Subsequent enactments in 1885, 1886 and 1887 enabled every category of labour to insure at the Imperial Insurance Bureau, and for the last-mentioned year the number of persons insured against accidents was 3,861,560.

Chief features of Law of 1889.—This insurance law against old age and invalidity comprises 162 sections. Under its provisions all workmen, assistants, journeymen, industry apprentices, servants, and sailors receiving payment or wage, certain small employers, and clerks, over the age of 16 years, who do not earn more than 2,000 marks (\$476) yearly, must insure. Pensionable age, 70 years.

Payment in kind is reckoned as salary, but where only board and lodging is given the labourer is not obliged to insure. Certain persons are not compelled under this law to insure; officials of the Empire and of States, soldiers, persons who receive the legal pension, and all who are unable to earn at least one-third of the average wages of common labourers.

Voluntary insurance is allowed to small employers, independent workingmen or masters who have not completed their 40th year.

Contributions re period necessary to acquire pension.—For invalidity pensions, 5 years; for old-age pensions, 30 years of 47 weeks each, or say 1,410 weeks' contributions, the right to a pension obtaining after said periods, but with persons who had completed their 40th year in 1891 the right to old-age pensions was recognized after a waiting time of as many years less than 30 as the age of the insured exceeded 40; this provision applied to those who had been in regular employment during the last 3 years before 1891, and it meant that a person of 70 years or more could receive such pension after January 1, 1891, provided that all required contributions had been made.

How funds are raised.—The funds for the purposes of this law are contributed (1) by the Empire, (2) by the employer, and (3) by the insured person in the following proportions: the employer and employed pay in equal shares. The employer is, however, responsible for the whole payment, but may subtract the contribution of the employed at next pay-day; the Empire pays about 50 marks (\$11.90) to each pensioner, also that part of the pension given during the weeks spent in military service.

Premium assessments based on wages income—Pensions earned.—For the purpose of determining the amount of premiums to be paid the insured are divided into four wage classes, according to their annual income, and the amount of pension earned is likewise fixed according to amount of premiums paid.

The following is, briefly, the arrangement for the first ten years which guided the insurance office in fixing the amount of contribution and the rate of pension earned: The yearly income class of \$83.30 and under by paying a weekly premium (both sources, the employer and the employed) of 3 cents and a fraction per week would earn a yearly pension at the age of 70 years amounting to \$25.42 to which was added the Imperial bounty of about \$11.90; this amount of weekly contributions covered all expenses of administration. The fourth income class earning over \$202.30 paid 7 cents and a fraction per week from both sources and earned a yearly pension of \$45.55. At the end of the first ten years another scale was prepared for the following every five years until the period of contributions, 1,410 weeks, had been reached.

By the Act of 1899 the three Imperial measures relating to accident, sickness, old age and invalidity were consolidated and a more uniform scale of contributions was devised.

Premiums paid with special stamps.—Post offices supplied stamps and a card each year; such card had 52 spaces. On presenting this card at the designated office with required number of spaces filled, the insured was given a certificate and a new card every year until the period of insurance, 1,410 weeks, had been completed.

Administration and system of operation.—Germany was divided for the purposes of the Act of 1889 into 31 districts, each under an insurance office; such offices have the rights of legal persons and are administered according to statutes that must be approved by the Imperial Insurance Bureau. The officers are nominated by the district authorities. A committee represents the employer and the employed. Every office must accumulate a reserve fund, the maximum and minimum amount of which is fixed by the law. For every office a government commissioner is appointed, who may attend all the meetings for the purpose of protecting the interests of the Empire and of other insurance offices. For every insurance office there must be a board of arbitration comprising 7 members who are elected by the committee of the office. This Board may examine witnesses under oath.

Population of Germany in 1910—Number of persons insured under the Act of 1899.

—Out of a population of 64,903,423 in 1910 the number of persons insured under the Consolidated Insurance Act of 1899 was approximately 14,000,000. The number of old-age pensioners in 1907 was 116,887, and the number of invalidity pensioners, 841,992, or say, a total of 1.47 per cent of population.

(Summarized from Report of Commissioner of Labour, at Washington, 1893, and Report of Massachusetts Commission, 1910.)

ITALY.

A system of Insurance against Old Age and Invalidity on voluntary contributory principles of operation, and involving State-aid in the form of annual subsidies to the pension fund for which purpose the government legalized the status of mutual aid

societies who acted as intermediary between the workman insured and the savings banks who operated the system, the administration of which somewhat closely resembled that of Belgium.

The Government of Italy passed its first general old-age insurance and invalidity Act in July, 1898; it was amended in 1901, 1904 and 1906.

It provided for the payment of annuities at the age of 60 years for men, and 55 years for women, after these had contributed annual premiums for 25 years at a rate which averaged about one cent per day, with the expectation of an annuity varying from 120 lire (nearly \$24) to 360 lire (\$72).

For the purpose of satisfying its obligations the government set apart certain revenues from which appropriations amounting to nearly \$2,000,000 were voted at the beginning of operations.

In 1907 the number of persons insured under the Act was 330,000, out of a population of 32,475,253, say, 1 out of every 98 of population, or 102 in every 10,000.

Evolution of Insurance re compulsory and voluntary systems.—In 1884, a Bill was passed which established a National Insurance fund, and to which ten of the leading banks subscribed a guarantee of \$300,000. This system enabled the workman, on paying an average of one cent per day, to receive daily aid after a certain period of contribution, when said workman became disabled, but this daily aid was given after the 31st day of disablement only. The State did not enforce the workman to insure; it simply lent its assistance and appealed to the concurrence of the principal savings banks of the Kingdom.

Numerous *patronats* (associations or patronages) were established in many cities, and especially in Milan; these assisted the workmen to insure against accidents. Clients became numerous. M. Luzatti in 1889, wrote in reference to this system: 'We can hereafter refuse to include insurance among the expenses of production. I hope my country will escape the cyclopean organization of obligatory insurance by which Germany strives to solve social problems.'

Further evolution from the Mutual aid society regulations to State legislation governing workmen's insurance.—In April, 1886, His Majesty, the King, sanctioned and promulgated the law which regulates the legal status of workmen's mutual aid societies, said law comprising two distinctive provisions: the first, restricted the labour of children, preventing their premature employment in industries; the second, facilitated the union of workmen by mutual aid to provide for the future in the event of inability to work.

There was also inscribed a provision under which the ministry instituted a special office which was charged with furnishing to the mutual aid societies, who applied, all information regarding the safest relation between the contributions and the grants. Certain privileges were given to said societies exempting them from stamp duty and certain taxes, also protecting them from the seizure of pensions due by the societies, to members.

In 1890, a committee of the Chamber of Deputies presented a report to the Italian Government. In one of its concluding paragraphs the report reads: 'The idea from which the creation of a national institute of pensions is derived is a simple one, and is inspired by exalted sentiments of liberty and individual responsibility. It is not intended by it to withdraw from the workman the high responsibility of looking to the future which is emphasized and strengthened in societies of mutual aid and co-operation, but frankly, to recognize the fact that, in the actual condition of Italian wages, societies of mutual aid are not alone sufficient to provide a competent pension for aged workmen.'

A project of law had been prepared by this committee which was submitted with the above-mentioned report. It contained 21 'articles' setting forth very largely such features of administration, management of local funds, guarantee provisions by saving banks to whom insurance premiums were paid by sub-

scribers, all of which were incorporated in the Act of 1898. But those features relating to rate of premium, period of contribution and amount of premiums were not adopted. The co-operation of mutual aid societies through whom the workman paid his premium is one of the features retained in the Act of 1898. Said societies acted the part of intermediary guarantees to the savings banks for the payment of subscribers' premiums, features which are not unlike those of the Belgian system. In the management of separate local funds the mutual aid societies are specially authorized by the superior commission to act with the savings banks at which premium deposits are made.

(Summarized from Report of Massachusetts Commission, 1910, and J. G. Brooks, under the direction of the Commissioner of Labour at Washington, in Appendix relating to Insurance in other countries in Europe.)

THE MASSACHUSETTS COMMISSION.

In June, 1907, a Commission on Old-age Pensions, Annuities and Insurance was established by a State Act, and in accordance with its provisions, His Excellency Governor Curtis Guild, Jr., appointed five persons to compose said commission.

The instructions given called for the investigation of, (1) the various systems of old-age insurance, pensions or annuities proposed or adopted in the Commonwealth of Massachusetts or elsewhere; (2) the advisability of establishing a system of old-age insurance, &c.; and (3) as a special phase of the preceding question, what would it cost to take such action.

Commencing at Boston in February, 1908, and ending in the same city in September, 1909, the commission held seventy-six meetings. During the course of its proceedings there was submitted a preliminary report which explained the plan of investigation. The report contained a brief account of old-age pension and insurance systems in foreign countries, and of retirement systems established by American railroad and industrial corporations.

The report of the commission to the General Court of Massachusetts is divided as follows: (I) Introductory statement; (II) Statistical study of aged poor in Massachusetts; (III) Descriptive account of existing systems of old-age pensions, insurance and annuities; (IV) Proposed plans of old-age pensions or insurance *re* Bills introduced in Massachusetts Legislature, 1903 to 1909; (V) The general question of old-age pensions and insurance *re* universal and partial non-contributory, and voluntary and compulsory contributory schemes; (VI) Cost of various pension schemes as applied in Massachusetts; (VII) The question of municipal pensions *re* New York, Boston, Liverpool, London, Manchester, Edinburgh, Berlin, Hamburg, Nuremberg, Marseilles, and Paris; (VIII) General conclusions concerning non-contributory pensions, compulsory insurance, and universal schemes; (IX) Conclusions and recommendations concerning pensions for municipal and other public employees; (X) Final conclusions and recommendations.

The report is signed by the five commissioners. Then follow three signed dissenting statements by Messrs. James T. Buckley and Arthur M. Huddell; Appendix 'A,' relating to Drafts of Bills; Appendix 'B,' relating to aged paupers in Massachusetts, 1908-9; Appendix 'C,' relating to aged inmates of benevolent homes, 1908-9; Appendix 'D,' relating to teachers' pensions, and Appendix 'E,' savings and insurance systems of the Freidrich Krupp Company.

In division X, *re* Final conclusions and recommendations (p. 322), the report of this commission reads: 'We find that serious practical difficulties stand in the way of establishment of any general system of old-age pensions by this Commonwealth or any single State. Such action would place a heavy burden of taxation on the industries of the State, and thus put them at a disadvantage in competition with the industries of neighbouring States unburdened by a pension system. It would also tend to attract workers into the pensioning State, and thus to depress the rate of

wages. In view of those and other considerations, it is the opinion of the commission that if any general system of old-age pensions is to be established in this country, this action should be taken by the national Congress, and not through State legislation. This course of action was suggested by His Excellency Governor E. S. Draper, in his inaugural address of 1909, as follows:—

‘I would suggest for your consideration whether, if any general old-age pension scheme were ever to be enacted, it would not be wise to have this a national proposition, rather than something to be done by an individual State. We are all citizens of one country, and if our State should take up this matter for consideration, and some States do nothing, and others adopt one scheme, and still others a different one, it would produce a situation which, to my mind, would not be practical or wise.’

‘In harmony with this suggestion, the commission holds that it would be inexpedient for Massachusetts or any other State to adopt a general system of old-age pensions, either at the present or at any time in the future. Other special considerations have had weight in determining the decision of the commission not to recommend general legislation on this subject at the present time’

Then follows an extended review regarding the chief reasons of the commission for arriving at the conclusion set forth in the foregoing paragraphs.

PENSION LEGISLATION IN VARIOUS STATES RE POLICEMEN, FIREMEN, &C.

No American State has enacted any law establishing a general system of old-age pensions.

The only legislation thus far enacted (January, 1910), in the neighbouring republic relates, as in Canada under provincial statutes, to pensions for teachers, firemen, policemen and certain other public employees. The following are brief summaries:—

Illinois.—Pension legislation for firemen: applicable to cities of 5,000 and over. Allowance at 50 years of age, after 20 years’ service, half-pay; widow, \$30 per month; each child, \$6 per month. The fund is created by revenue from receipts of all licenses to the extent of 1 per cent for the pension fund, and 50 per cent of receipts from a 2 per cent tax of gross receipts of foreign fire insurance companies. Administration: A board of 5 trustees. Policemen: Statute applies to cities of 50,000 or over. Allowance, at over 50 years of age, after 30 years’ service, half-pay; widow receives grant of \$600 to \$900 if husband is killed or fatally injured in the discharge of duty. Creation of fund: 3 per cent from receipts of dog license, liquor license; one-fourth of receipts from brokers’ license; all fines inflicted on policemen; all rewards given to police department; all fines for carrying concealed weapons, and 1 per cent monthly of the salary of members of the police department. Administration: A board of five, to be appointed by the mayor, administers the fund.

Similar provisions apply to employees of water department, and public libraries, but in the case of these, a shorter period of contribution is required, and the amount of pension is fixed by the board who administers the fund.

Massachusetts.—Firemen’s pension: the State Act provides that on the petition of not less than 200 voters of a city the question of accepting the terms of this Act shall be submitted to vote. If accepted the city council may pension any fireman at 65 years of age, with 20 years’ service, or any fireman who becomes permanently disabled in the service. Policemen: The statute is made applicable to cities of 75,000 except Boston. Similar provisions apply, as for firemen; retirement allowance must not exceed one-half pay. Amendments to the Act passed since 1898, provide for earlier pensions and more extended privileges. Teachers: In 1908, an Act was passed authorizing the creation of pension funds for teachers. The School Committee could retire any teacher of 60 years of age who had become

incapacitated for service; the rate of pension not to exceed one-half of the last compensation, and in no case shall exceed \$500.

On petition of 5 per cent of the voters of any city or town, the Act is to be submitted to referendum, and if a majority of the voters thereon accept it, the Act goes into effect.

Other statutory Acts in Massachusetts relating to pension allowances, concern judges of probate and insolvency who may be retired at the age of 60 years, after 15 years' service, on one-half of salary; also prison commissioners, who have served 20 years, may be retired at the age of 65 years, or any officer who has rendered 30 years' of faithful service, and such officers who are permanently disabled, may be retired on half-pay.

Pennsylvania.—The Act of June, 1885, known as the Bullitt Bill, provides for the creation of a pension fund by ordinance, to which members of the fire and police departments contribute an equal monthly charge; that portion of the Act relating to the police fund was amended in 1893; it stated that the monthly charge against members was not to exceed 3 per cent of their pay. The minimum period of contribution and service is 20 years; amount of pension not to exceed one-half pay.

Other State Pension Systems.—Louisiana, by an Act of 1905, required the City of New Orleans to set aside 1 per cent of all the revenues from licenses to establish a pension fund for disabled firemen. Rate of pension, half pay; the widow of any fireman killed in the service receives \$15 per month and \$6 per month is granted to each child.

New Hampshire, New Jersey, Rhode Island and Wisconsin have also passed Acts authorizing towns and cities to create firemen and policemen's pension funds.

Virginia passed an Act in 1908 which provides that in cities, towns, and counties having regular organized fire departments, every fire and lightning insurance company shall pay to the treasurer of the State \$1 out of every \$100 of premiums received and the amounts so paid to constitute a fund for the benefit of the Firemen's Relief Association.

Specified Acts.—Systems of pension funds are operated in the cities of New York and Boston in behalf of firemen, policemen and teachers. In Boston assessments are compulsory upon all teachers entering the service, and after ten years' contributions, should any teacher leave the service, one-half the contributions is paid back.

PENSION SYSTEMS IN EUROPEAN CITIES.

Municipal pension systems, applicable to civic officials and employees, are operated in several of the principal cities of Europe. The pension funds are created: (1) by the city only, in Berlin since 1890, Breslau, Copenhagen, Frankfort, Hamburg, Leipzig, Munich, Stockholm and Vienna; (2) by joint contributions on the part of the city and employees in Dresden, Lyons, Manchester and St. Petersburg; (3) by officials and employees, in Antwerp, Birmingham, Edinburgh, Liverpool, London, Marseilles, Nuremberg, Paris and Rotterdam. The age at which said officials and employees can draw pensions is 60, or 65 with a period of service to their credit varying from ten to thirty years. The rate of pension is based, in most cases, on the average salary received for or after ten years' service and fraction thereof is fixed according to length of service, and thus varying from one to two-thirds of said yearly average. Provisions for retirement allowances obtain in case of an official or employee becoming incapacitated before required period of service has been completed.

EXTRACTS FROM SPEECH OUTLINING THE PROPOSED PROVISIONS OF THE OLD-AGE PENSIONS ACT OF 1908.

(*Rt. Hon. H. H. Asquith, First Lord of the Treasury, Prime Minister, in Budget Speech delivered 17th May, 1908, page 463.*)

Now I come to questions of greater general interest. Last year, in introducing the Budget, I said that this Parliament and this Government had come here pledged to social reform; and I pointed to two figures in our modern society that make an especially strong and, indeed, an irresistible appeal, not only to our sympathy, but to something more practical, a sympathy translated into a concrete and constructive policy of social and financial effort. One is the figure of the child. I reminded the House that in less than forty years—since 1870—you have added to your annual provision for the education of the children of this country out of taxes and rates an annual sum of over £24,000,000 sterling. There is not one of us who would go back upon that. The other figure is the figure of old age, still unprovided for except by casual and unorganized effort, or, by what is worse, invidious dependence upon Poor Law relief. I said then that we hoped and intended this year to lay firm the foundations of a wiser and a humaner policy. With that view, as the Committee may remember, I set aside £1,500,000, which was temporarily applied to the reduction of debt, and I anticipated that other £750,000 which, through the activity of the Inland Revenue, has been swept into the old Sinking Fund of last year, would also be available. I propose now to show how we intend to redeem the promises which I then made. I need not remind the Committee that this question in one shape or another has been before the country now for the best part of thirty years. The first schemes that were put forward proceeded on the footing either of compulsory or voluntary insurance, accompanied and fortified by State aid. The Royal Commission on the Aged Poor in 1895 reported adversely to all the proposals which had up to that time been made. There followed a series of inquiries into schemes for granting immediate pensions to the aged and deserving poor. There was Lord Rothchild's Committee, there was a Select Committee of this House presided over by the right hon. gentleman the member for Wimbledon (*Rt. Hon. H. Chaplin*) in 1899, and there was Sir Edward Hamilton's Departmental Committee of 1900, and again a Select Committee of this House in 1903. Much valuable information was accumulated and classified in the course of these inquiries, with the result, I think, that all the material facts may now be said to have been ascertained. But up to this moment nothing has been done, nothing at all. In the meantime other countries have been making experiments. The German system, which is one of compulsory State-aided assurance, has been in existence since 1889. Under it pensions averaging a little over £6 13s. a year are paid to insured persons of the age of 70 and upwards. The State contribution amounts to less than 40 per cent of the whole, and it would seem that in 1907 not more than 126,000 persons out of a population of over 52 millions were in receipt of old-age pensions. More instruction, I think, for our purposes is to be derived from the legislation initiated in Denmark in 1891, in New Zealand in 1893, and subsequently in New South Wales and Victoria. These systems though differing widely in their details, have several important features in common. In the first place they do not depend for their application upon either voluntary or compulsory contribution on the part of the pensioner. In the next place, they are limited in all cases to persons whose income or property is below a prescribed figure; and thirdly, in all cases they impose some test or other varying in stringency and in complexity, of character and desert in regard to such matters, for instance, as past criminality or pauperism. Although both in Denmark and in New Zealand the expenditure upon the pensions has, in the course of time, exhibited a tendency to increase beyond the original estimate, yet the cost of administration has turned out to be relatively small, amounting in New Zealand in 1907 to not more than 1.67 per cent; and I think I may say that in none of these communities is there any dissatisfaction either with principles or with the working of the law.

A Royal Commission, as the Committee is aware, has now been at work for some time investigating the administration of the Poor Law, and we understand that its report may be expected before many months. Without in any way anticipating what, of course we do not know—namely, the character and extent of the recommendations of that Commission, I think we may assume that it will give effect in some shape or other to what has long been regarded by careful observers as the most urgent of all reforms—namely, the reclassification of that vast heterogeneous mass of persons, young and old, sound and infirm, undeserving or unfortunate, who at present fall within one province or another of the area of Poor Law administration. It appears to the Government to be a preliminary specially necessary in itself—and reasonably certain not to clash with any wider proposal which the Commissioners may make to take the care of the aged and place once for all outside both the machinery and the associations of our Poor Law system.

Having referred to these general considerations let me come to rather closer quarters with the actual problem. We have had to consider this matter very carefully, and the first conclusion at which we arrived, and as to which I do not think there will be any really serious difference of opinion in this House, was that all so-called contributory schemes must be ruled out. They do not meet the necessities of the case. If the contribution which is to be the condition of a pension were left to the option of the would-be pensioner, the assistance of the State might be confined to a comparatively small class, and that not by any means necessarily the most necessitous or the most deserving class. On the other hand, if it were sought to make the contribution compulsory with no practical machinery in this country—whatever might be the case in Germany—by which it could be worked, you would certainly have to face the hostility of many other competing bodies like the trade unions, friendly societies, insurance companies, and a host of others. . . . The best statement you can find, and it is not only cogent, but conclusive, of the objections to a contributory scheme from the point of view of practical politics and the actual exigencies in our own British social and economic life, is to be found in the speech of the right hon. gentleman the member for West Birmingham (Mr. Chamberlain), delivered in this House on 22nd March, 1899. I refer everybody to that speech who wants as lucid and as forcible a statement as can be made of the overwhelming objections to such a scheme. It is well known that the right hon. gentleman favoured the contributory principle at one time, and this speech represents his considered views after he had carefully studied the whole problem and realized its difficulties. The next, what is called the universal scheme, associated with the name of Mr. Charles Booth, is also out of the range of practical politics. The actual working cost of such a scheme is problematical, because no one can tell in advance how many of the people legally entitled would fail or decline to claim their pensions, nor is there any reason why that proportion should remain constant from time to time.

The possible cost, as distinguished from the actual, might vary accordingly as 70 to 65 was selected as the qualifying age, from £16,000,000 to something over £27,000,000—figures which are obviously prohibitive. It is, at any rate, certain that under such schemes pensions would be claimed and received by those who had no right to them from any view of necessity or desert. A further point is that in our view the obligation to provide the pension must, as between the State and the pensioner, rest on the Treasury and not on the local authority. The objections to any other plan are grave and insuperable. It is sufficient for the moment to point out that to make the charge a local burden would first of all lead to every inequality and make large differences between place and place as the proportion of the aged poor to the whole population varied. It would reintroduce the terrible evils of the old laws of settlement and bear most heavily on the most necessitous districts. The Government are clearly of opinion that, as between the State and the pensioner, the obligation must rest on the State and the Treasury. It must not, however, be left out of account that the saving of local rates in respect of

poor relief, which will result from a system of State pensions, ought in the long run to be considerable, and account will of course have to be taken of this in future adjustments of the Exchequer contributions in aid of local rates. But that will not affect the position as between the State and the pensioner.

It follows from these considerations that any practical scheme must be based on some kind of discrimination—by which I mean upon the ability of the claimant to comply with certain qualifying conditions. Those conditions resolve themselves into four distinct categories—age, means, *status*, and character. As to age—60, 65, 70, and 75 have all been put forward as the minimum age. In New Zealand and Australia 65 is the age. In Germany, 70. As to means, this, of course is a necessary basis of any scheme that proceeds by way of discrimination. The means of the applicant may be taken into account in one or in both of two ways—either as an absolute disqualification or as *pro tanto* reducing the amount of the pensions. In New Zealand both tests are applied. The possession of an income of £60, or of property of the value of £200, disqualifies, and the amount awarded is limited to such sum as will not bring the total income above £60 a year, £1 being deducted in respect of every £10 of capital value of property. In Denmark, private income up to £5 10s. a year is left out of consideration, and the amount of the award is calculated according to the needs of the applicant. In this country, the reports of the committees of the right hon. gentleman the member for Wimbledon (Mr. Chaplin) and of Sir Edward Hamilton disqualified all persons whose income from any source exceeded 10s. a week, that is to say £26 a year. What does that mean? The actual result in figures of the 10s. disqualification for the year 1907, and for the whole of the United Kingdom, is as follows. I will take two cases—persons over 65 and persons over 70. Of persons over 65, the total number was 2,116,267. Deduct the number with incomes over 10s. a week, which is 778,283, that would bring the total pensionables to 1,337,984. Of persons over 70, there were 1,254,286. Deduct the number with incomes of 10s., which was 393,405, that brings the total pensionables to 860,881. But all these figures, I would point out, are in the highest degree conjectural.

Then as to *status*. It will be common ground that any scheme should be confined to British subjects, and as naturalization in this country is on the whole cheap and easy, it will be necessary to add as a qualification either ten years, or twenty years if you like, residence in the United Kingdom. Under this heading criminals and lunatics must also be excluded. By criminals I mean persons actually under sentence. The deduction on this account is very small—about 1½ per cent. A more serious question is how far the *status* of pauper is to be regarded as a disqualification for a pension. In Denmark, the receipt of Poor Law relief within 10 years disqualifies for pension. The right hon. gentleman's committee fixed it at 20 years. Most of the Bills which have been introduced have made similar suggestions. I may say at once that the Government do not take that view. It is a very hard thing and a very unnecessary thing to make the mere fact of receipt of Poor Law relief during 10, or even within 5 years an absolute disqualification. We propose, therefore, and this is provisional, for the whole thing is necessarily experimental in the first year and subject to revision as experience is gained, to exclude in the first year actual paupers, that is, persons actually in receipt of Poor Law relief, and not to go back 10 or 15 years.

As to character, I think the less you go into that question, short of actual conviction for crime, the better. All those suggested tests which look so well on paper, thrift, prudence, good repute, etc., when you put them into a concrete shape, are not only extremely difficult to apply, but in their application produce cases of unwarrantable hardship. Subsequent misconduct, of course, is a totally different matter. I am speaking now of past character.

Having run through these various heads, let me again trouble the House. I will take the persons over 65 years, as I have already said, number 2,116,000. If you deduct those with incomes over 10s. a week, as I have already done, the number is

778,000; aliens, criminals, and lunatics, 33,000; paupers, 368,000, or a reduction to a total of 1,179,000, leaving the pensionable persons at 937,000.

The remaining portion of the right hon. the Prime Minister's speech with reference to Old-age Pensions and what the Government proposed doing was taken up with amount of pension, method of work or machinery of administration, cost of scheme, etc. (*See British Debates*, p. 463 *et seq.*)

Mr. Austen Chamberlain in reply, referring to this particular subject in the Prime Minister's Budget speech, said: 'The statement made by the Prime Minister to-day is, without the possibility of contradiction, one of the most important Budget statements made for many years in this House. It has been the subject, as the Prime Minister has said, of many months' consideration on his own part and on the part of his colleagues, and he may be quite certain that I am not going to be so rash in following him to go, without even a moment for consideration, in any detailed criticism of the great schemes which he has outlined, or the great reforms which he has proposed. I venture, however, to make one or two observations. I think I can assure the right hon. gentleman for all who sit on these benches, whatever we may have to say as these debates proceed in the way of criticism of his proposals for old-age pensions, our criticisms, as he himself anticipated, will not be conceived in any hostile or unfriendly spirit. There are distinguished gentlemen outside this House who are opposed to any State-aided system of old-age pensions except such as we have been long accustomed to through the Poor Law. . . . We have, without distinction of party, watched the growth of this movement. . . . There is much to be said against any particular settlement at which you arrive. For my part I have favoured the idea of a contributory scheme. I am well aware of all the difficulties that can be urged against such a proposal. . . . If you frame a contributory scheme you at once lessen the burden on the Exchequer, or to put the matter in another way, any given amount of money you have at your disposal will go much further than it will with a non-contributing scheme. . . . But I am bound to recognize from the moment a responsible minister propounds a non-contributory scheme, and as long as that non-contributory scheme is not rejected by the House, which I do not anticipate it will be, the non-contributory scheme holds the field and a contributory scheme becomes, in my opinion, impossible, not merely in the present but in the future. . . . I confess that, as I listened to the right hon. gentleman, I felt that unless the scheme when it is developed is better safeguarded than would at present appear, I should fear that there might be a good deal of abuse and that the pensions might reach a good number of people who were very little deserving of such special aid from the State. . . . I guard myself by again saying that I do not want anything in the nature of an inquisitorial investigation into character. I do not believe that to be for one moment possible, and I do not mean to suggest that every man should be excluded who has not for all the years of his life a stainless record. But I do say that those who have been ne'er-do-wells, those who have been thriftless, those who have been of no use to themselves and very likely a burden to their relations and to the State during a long period of their lives, have not a claim to the benevolence of the State, such as have the great mass of the more deserving poor.'

(212) LOCAL GOVERNMENT BOARD, EDINBURGH,
December 19, 1911.

DEAR SIR,—The Lord Provost of Glasgow has forwarded to me your letter of the 6th instant, inquiring as to the working of the Old-age Pensions Acts in Scotland. For your information I enclose copies of the Act of 1908 and the Amending Act of 1911, together with a copy of the Regulations at present in force under these Acts. Copies of various circulars issued by the Board during the past three years are also enclosed.

With regard to the working of the Acts in Scotland it gives me much pleasure to forward copies of the Board's Annual Reports for 1908, 1909 and 1910, in which will be found statements as to the work done by the Board under these Acts.

Since the issue of the 1910 report, the Amending Act of 1911 has been passed. This Act modified several clauses of the 1908 Act, which had been found to operate somewhat harshly in many deserving cases coming under the notice of the Central Authorities in Scotland, England and Ireland. These modifications are explained in the Board's Circular of 7th September, 1911.

The pension scheme has, I am glad to say, worked smoothly in Scotland.

If you should desire any further information I shall be very pleased to do what I can to assist you.

Yours truly,

(Signed) GEORGE McCRAE.

J. H. BURNHAM, Esq., M.P.,
House of Commons,
Ottawa, Canada.

OLD-AGE AND INVALID PENSIONS IN AUSTRALIA.

(215)

(A summary of legislation by Rt. Hon. A. Fisher, Prime Minister.)

About the end of the year 1900 both New South Wales and Victoria began to pay old-age pensions. The former State had a much more liberal system than the latter and neither State recognized residence in the other State as qualifying for pension. Many old residents thus found themselves debarred from pension because they had not lived long enough in one State, though, if they had been entitled to add to the length of residence in one State the length of residence in the other, they would have been entitled. Moreover, pensions were not paid in the States other than New South Wales and Victoria except in the case of Queensland which, on 1st January, 1909, began to pay pensions. The Constitution of the Commonwealth had given to the Commonwealth Parliament authority to legislate in respect of Invalid and Old-age Pensions, but the financial restrictions constitutionally imposed upon the Commonwealth, during the first ten years of its existence, were such that the burden of pensions could not be undertaken earlier than 1st July, 1909. At that date a uniform pension law came into operation and residence in any of the States was recognized as qualifying for pension. At first Commonwealth pensions were paid only to persons over the age of 65 years, except in the case of persons over the age of 60 years, who were permanently incapacitated for work. As from 15th December, 1910, however, the qualifying age for women was reduced to 60 years and at the same time the Invalid sections of the Act came into operation, enabling pensions to be paid to persons, over 16 years of age, who are permanently incapacitated for work.

Recently it has been decided to liberalize the Invalid provisions of the law so far as regards blind persons. Many such persons are able to maintain themselves by personal exertion and only those who suffer some mental or physical disability in addition to blindness are really incapacitated for work. Therefore it was found impossible, under the existing law, to grant pensions to those suffering from blindness alone. In future all blind persons over 16 years of age will be placed on the same footing as sighted persons of more than 65 years of age. That is to say, they will be granted pensions even though able to earn wages. But pensions can be granted only to those whose earnings are less than one pound per week. Pension, not exceeding ten shillings a week in any case, is granted at such a rate as will bring the total income from all sources, including pension, up to one pound a week. The danger in paying the pensions to the blind is that they may restrict their efforts and be satisfied

with earnings of only ten shillings a week in each case. It is recognized that the well-being of the blind depends largely upon proper mental and physical exercise. Employment of some sort is perhaps more necessary to them than to the sighted. The rule has been laid down, therefore, that in computing the income of applicants for blind pensions each shall be deemed to be in receipt of wages equal to what the applicant can earn by reasonable effort.

The administration is controlled by a commissioner and an assistant commissioner, who, in addition to their pension offices, hold the two chief positions in the Commonwealth Treasury. These officers are stationed at the seat of Government. In each of the six State capitals there is a deputy commissioner with a staff of clerks. Claimants for pensions lodge their claims with registrars, of whom there are about 700, stationed in all the considerable towns throughout Australia. These registrars are nearly all clerks of courts appointed by the State Governments. The registrars, with the assistance of the State police, make preliminary inquiries as to the qualifications of claimants and submit the claims to magistrates for investigation. The magistrates also are officers of the State Governments. The Commonwealth pays to the States, in respect of each claim dealt with by registrars, police magistrates, a fixed sum based upon the average time taken in dealing with a claim and the average salaries and wages paid to the persons by the States.

The magistrates examine the claimants and others on oath and make, to the deputy commissioner for the State, recommendations for the admittance or rejection of the claims.

The deputy commissioner then reviews all the evidence as disclosed in the papers and determines the claims. Before determination is reached, however, he very frequently causes further investigation to be made, sometimes by adhearing by a magistrate, but more frequently by special inquiries through the police or by correspondence with various persons. In certain cases, which present unusual difficulties, the deputy commissioners do not determine the claims but send them to the commissioner for determination. Speaking generally, proof of age is not very difficult. It is astonishing that only a small proportion of the pensioners are admitted without documentary proof of age. Birth certificates are not frequently obtained, because most of the pensioners were born in distant parts of the world. Age is frequently accepted as disclosed in the immigration records of the State Governments, as shown on marriage certificates, as recorded at the registration of the births of pensioners' children, as set out in lodge and hospital records, and as recorded in various other ways.

Every decision of a deputy commissioner is subject to appeal to the commissioner, whose decision is final and conclusive. The right of appeal is exercised freely.

The pensions are paid fortnightly at over 2,000 post offices. The post office receives from the Treasury a credit of twelve shillings and six pence for every £100 of pensions paid.

APPENDIX.

UNITED KINGDOM.

PUBLIC GENERAL ACTS, 8 EDWARD VII, 1908.

CHAPTER 40.

An Act to provide for Old Age Pensions.

(1st August, 1908.)

Be it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same as follows:—

1. (1) Every person in whose case the conditions laid down by this Act for the receipt of an old age pension (in this Act referred to as statutory conditions) are fulfilled, shall be entitled to receive such a pension under this Act so long as those conditions continue to be fulfilled, and so long as he is not disqualified under this Act for the receipt of the pension.

Right to receive old age pension.

(2) An old age pension under this Act shall be at the rate set forth in the schedule to this Act.

(3) The sums required for the payment of old age pensions under this Act shall be paid out of moneys provided by Parliament.

(4) The receipt of an old age pension under this Act shall not deprive the pensioner of any franchise, right or privilege, or subject him to any disability.

2. The statutory conditions for the receipt of an old age pension by any person are—

Statutory conditions for receipt of old age pension.

(1) The person must have attained the age of seventy;

(2) The person must satisfy the pension authorities that for at least twenty years up to the date of the receipt of any sum on account of a pension he has been a British subject, and has had his residence, as defined by regulations under this Act, in the United Kingdom;

(3) The person must satisfy the pension authorities that his yearly means as calculated under this Act do not exceed thirty-one pounds ten shillings.

3. (1) A person shall be disqualified for receiving or continuing to receive an old age pension under this Act, notwithstanding the fulfilment of the statutory conditions—

Disqualification for old age pension.

(a) While he is in receipt of any poor relief (other than relief excepted under this provision), and, until the thirty-first day of December nineteen hundred and ten unless Parliament otherwise determines, if he has at any time since the first day of January nineteen hundred and eight received, or hereafter receives, any such relief: Provided that for the purposes of this provision—

- (i) any medical or surgical assistance (including food or comforts) supplied by or on the recommendation of a medical officer; or
 - (ii) any relief given to any person by means of the maintenance of any dependant of that person in any lunatic asylum infirmary, or hospital, or the payment of any expenses of the burial of a dependant; or
 - (iii) any relief (other than medical or surgical assistance, or relief hereinbefore specifically exempted) which by law is expressly declared not to be a disqualification for registration as a parliamentary elector, or a reason for depriving any person of any franchise, right, or privilege; shall not be considered as poor relief:
- (b) If, before he becomes entitled to a pension, he has habitually failed to work according to his ability, opportunity, and need, for the maintenance or benefit of himself and those legally dependent upon him:

Provided that a person shall not be disqualified under this paragraph if he has continuously for ten years up to attaining the age of sixty, by means of payments to friendly, provident, or other societies or trade unions, or other approved steps, made such provision against old age, sickness, infirmity or want or loss of employment as may be recognized as proper provision for the purpose by regulations under this Act, and any such provision, when made by the husband in the case of a married couple living together, shall as respects any right of the wife to a pension, be treated as provision made by the wife as well as by the husband:

- (c) While he is detained in any asylum within the meaning of the Lunacy Act, 1890, or while he is being maintained in any placé as a pauper or criminal lunatic:
- (d) During the continuance of any period of disqualification arising or imposed in pursuance of this section in consequence of conviction for an offence.

(2) Where a person has been before the passing of this Act, or is after the passing of this Act, convicted of any offence, and ordered to be imprisoned without the option of a fine or to suffer any greater punishment, he shall be disqualified for receiving or continuing to receive an old age pension under this Act while he is detained in prison in consequence of the order, and for a further period of ten years after the date on which he is released from prison.

(3) Where a person of sixty years of age or upwards having been convicted before any court is liable to have a detention order made against him under the Inebriates Act, 1898, and is not necessarily, by virtue of the provisions of this Act, disqualified for receiving or continuing to receive an old age pension under this Act, the court may, if they think fit, order that the person convicted be so disqualified for such period, not exceeding ten years, as the court direct.

4. (1) In calculating the means of a person for the purpose of this Act account shall be taken of—

- (a) the income which that person may reasonably expect to receive during the succeeding year in cash, excluding any sums receivable on account of an old age pension under this Act, that income, in the absence of other means for ascer-

53 & 54 Vict.,
c. 5.

61 & 62 Vict., c.
60.

Calculation of
means.

taining the income, being taken to be the income actually received during the preceding year;

- (b) the yearly value of any advantage accruing to that person from the use or enjoyment of any property belonging to him which is personally used or enjoyed by him;
- (c) the yearly income which might be expected to be derived from any property belonging to that person which, though capable of investment or profitable use, is not so invested or profitably used by him; and
- (d) the yearly value of any benefit or privilege enjoyed by that person.

(2) In calculating the means of a person being one of a married couple living together in the same house, the means shall not in any case be taken to be a less amount than half the total means of the couple.

(3) If it appears that any person has directly or indirectly deprived himself of any income or property in order to qualify himself for the receipt of an old age pension, or for the receipt of an old age pension at a higher rate than that to which he would otherwise be entitled under this Act, that income or the yearly value of that property shall, for the purposes of this section, be taken to be part of the means of that person.

5. (1) An old age pension under this Act, subject to any directions of the Treasury in special cases, shall be paid weekly in advance in such manner and subject to such conditions as to identification or otherwise as the Treasury direct. Mode of paying pensions.

(2) A pension shall commence to accrue on the first Friday after the claim for the pension has been allowed, or, in the case of a claim provisionally allowed, on the first Friday after the day on which the claimant becomes entitled to receive the pension.

6. Every assignment of or charge on and every agreement to assign or charge an old age pension under this Act shall be void, and, on the bankruptcy of a person entitled to an old age pension, the pension shall not pass to any trustee or other person acting on behalf of the creditors. Old age pension to be inalienable.

7. (1) All claims for old age pensions under this Act and all questions whether the statutory conditions are fulfilled in the case of any person claiming such a pension, or whether those conditions continue to be fulfilled in the case of a person in receipt of such a pension, or whether a person is disqualified for receiving or continuing to receive a pension, shall be considered and determined as follows:—

- (a) Any such claim or question shall stand referred to the local pension committee, and the committee shall (except in the case of a question which has been originated by the pension officer and on which the committee have already received his report), before considering the claim or question, refer it for report and inquiry to the pension officer:
- (b) The pension officer shall inquire into and report upon any claim or question so referred to him, and the local pension committee shall, on the receipt of the report of the pension officer and after obtaining from him or from any other source

if necessary any further information as to the claim or question, consider the case and give their decision upon the claim or question:

- (c) The pension officer, and any person aggrieved, may appeal to the central pension authority against a decision of the local pension committee allowing or refusing a claim for pension or determining any question referred to them within the time and in the manner prescribed by regulations under this Act, and any claim or question in respect of which an appeal is so brought shall stand referred to the central pension authority, and shall be considered and determined by them:
- (d) If any person is aggrieved by the refusal or neglect of a local pension committee to consider a claim for a pension, or to determine any question referred to them, that person may apply in the prescribed manner to the central pension authority, and that authority may, if they consider that the local pension committee have refused or neglected to consider and determine the claim or question within a reasonable time, themselves consider and determine the claim or question in the same manner as on an appeal from the decision of the local pension committee:

(2) The decision of the local pension committee on any claim or question which is not referred to the central pension authority, and the decision of the central pension authority on any claim or question which is so referred to them, shall be final and conclusive.

Local pension committee, central pension authority, and pension officers.

8. (1) The local pension committee shall be a committee appointed for every borough and urban district, having a population according to the last published census for the time being of twenty thousand or over, and for every county (excluding the area of any such borough or district), by the council of the borough, district, or county.

The persons appointed to be members of a local pension committee need not be members of the council by which they are appointed.

(2) A local pension committee may appoint such and so many sub-committees, consisting either wholly or partly of the members of the committee as the committee think fit, and a local pension committee may delegate, either absolutely or under such conditions as they think fit, to any such sub-committee any powers and duties of the local pension committee under this Act.

(3) The central pension authority shall be the local Government Board, and the Board may act through such committee, persons, or person appointed by them as they think fit.

(4) Pension officers shall be appointed by the Treasury, and the Treasury may appoint such number of those officers as they think fit to act for such areas as they direct.

(5) Any reference in this Act to pension authorities shall be construed as a reference to the pension officer, the local pension committee, and the central pension authority, or to any one of them, as the case requires.

Penalty for false statements, &c., and repayment where pensioner is found

9. (1) If for the purpose of obtaining or continuing an old age pension under this Act, either for himself or for any other person, or for the purpose of obtaining or continuing an old age pension under this Act for himself or for any other person at a higher rate

than that appropriate to the case, any person knowingly makes any false statement or false representation, he shall be liable on summary conviction to imprisonment for a term not exceeding six months, with hard labour. not to have been entitled to pension.

(2) If it is found at any time that a person has been in receipt of an old age pension under this Act while the statutory conditions were not fulfilled in his case or while he was disqualified for receiving the pension, he or, in the case of his death, his personal representative, shall be liable to repay to the Treasury any sums paid to him in respect of the pension while the statutory conditions were not fulfilled or while he was disqualified for receiving the pension, and the amount of those sums may be recovered as a debt due to the Crown.

10. (1) The Treasury in conjunction with the Local Government Board and with the Postmaster-General (so far as relates to the Post Office) may make regulations for carrying this Act into effect, and in particular— Regulations and expenses.

(a) for prescribing the evidence to be required as to the fulfilment of statutory conditions and for defining the meaning of residence for the purposes of this Act; and

(b) for prescribing the manner in which claims to pensions may be made, and the procedure to be followed on the consideration and determination of claims and questions to be considered and determined by pension officers and local pension committees or by the central pension authority, and the mode in which any question may be raised as to the continuance, in the case of a pensioner, of the fulfilment of the statutory conditions, and as to the disqualification of a pensioner; and

(c) as to the number, quorum, term of office, and proceedings generally of the local pension committee and the use by the committee, with or without payment, of any offices of a local authority, and the provision to be made for the immediate payment of any expenses of the committee which are ultimately to be paid by the Treasury.

(2) The regulations shall provide for enabling claimants for pensions to make their claims and obtain information as respects old age pensions under this Act through the Post Office, and for provisionally allowing claims to pensions before the date on which the claimant will become actually entitled to the pension, and for notice being given by registrars of births and deaths to the pension officers or local pension committees of every death of a person over seventy registered by them, in such manner and subject to such conditions as may be laid down by the regulations, and for making the procedure for considering and determining on any claim for a pension or question with respect to an old age pension under this Act as simple as possible.

(3) Every regulation under this Act shall be laid before each House of Parliament forthwith, and, if an address is presented to His Majesty by either House of Parliament within the next subsequent twenty-one days on which that House has sat next after any such regulation is laid before it, praying that the regulation may be annulled, His Majesty in Council may annul the regulation, and it shall thenceforth be void, but without prejudice to the validity of anything previously done thereunder.

(4) Any expenses incurred by the Treasury in carrying this Act into effect, and the expenses of the Local Government Board and the local pension committees under this Act up to an amount approved by the Treasury, shall be defrayed out of moneys provided by Parliament.

Application to Scotland, Ireland, and the Scilly Isles.

11. (1) In the application of this Act to Scotland, the expression 'Local Government Board' means the Local Government Board for Scotland; the expression 'borough' means royal or parliamentary burgh; the expression 'urban district' means police burgh, the population limit for boroughs and urban districts shall not apply; and the expression 'Lunacy Act, 1890,' means the Lunacy (Scotland) Acts, 1857 to 1900.

61 & 62 Vict., c. 37.

(2) In the application of this Act to Ireland, the expression 'Local Government Board' means the Local Government Board for Ireland; ten thousand shall be substituted for twenty thousand as the population limit for boroughs and urban districts; and the expression 'asylum within the meaning of the Lunacy Act, 1890,' means a lunatic asylum within the meaning of the Local Government (Ireland) Act, 1898.

(3) In the application of this Act to the Isles of Scilly, those isles shall be deemed to be a county and the council of those isles the council of a county.

Commencement and short title.

12. (1) A person shall not be entitled to the receipt of an old age pension under this Act until the first day of January nineteen hundred and nine and no such pension shall begin to accrue until that day.

(2) This Act may be cited as the Old Age Pension Act, 1908.

Section 1.

SCHEDULE.

Means of Pensioner.	Rate of Pension per week.
Where the yearly means of the pensioner as calculated under this Act—	
Do not exceed £21.....	s. d. 5 0
Exceed £21, but do not exceed £23 12s. 6d.....	4 0
Exceed £23 12s. 6d., but do not exceed £26 5s.....	3 0
Exceed £26 5s., but do not exceed £28 17s. 6d....	2 0
Exceed £28 17s. 6d., but do not exceed £31 10s....	1 0
Exceed £31 10s.....	No pension.

1 & 2 GEORGE 5.

CHAPTER 16.

An Act to amend the Old Age Pensions Act, 1908.

(18th August, 1911.)

Be it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1. For the purposes of the Old Age Pensions Act, 1908, (in this Act referred to as 'the principal Act'), a person shall be deemed, according to the law in Scotland as well as according to the law in England and Ireland, to have attained the age of seventy or sixty on the commencement of the day previous to the seventieth or sixtieth anniversary, as the case may be, of the day of his birth.

Calculation of date of attaining age of 70 or 60.
8 Edw. 7, c. 40.

2. (1) In calculating, for the purposes of the principal Act, the means of a person, account shall be taken of—

Calculation of means.

(a) the yearly value of any property belonging to that person not being property personally used or enjoyed by him) which is invested, or is otherwise put to profitable use by him, or which, though capable of investment or profitable use, is not so invested or put to profitable use by him, the yearly value of that property being taken to be one-twentieth part of the capital value thereof;

(b) the income which that person may reasonably expect to receive during the succeeding year in cash, excluding any sums receivable on account of an old age pension under this Act, and excluding any sums arising from the investment or profitable use of property (not being property personally used or enjoyed by him), that income, in the absence of other means for ascertaining the income, being taken to be the income actually received during the preceding year;

(c) the yearly value of any advantage accruing to that person from the use or enjoyment of any property belonging to him which is personally used or enjoyed by him, except furniture and personal effects in a case where the total value of the furniture and effects does not exceed fifty pounds; and

(d) the yearly value of any benefit or privilege enjoyed by that person:

Provided that, where under paragraph (a) of the foregoing provisions the yearly value of any property is taken to be one-twentieth part of the capital value thereof, no account shall be taken under any other of those provisions of any appropriation of that property for the purpose of current expenditure.

(2) In calculating the means of a person being one of a married couple living together in the same house, the means shall be taken to be half the total means of the couple.

(3) The foregoing provisions of this section shall be substituted for sub-sections (1) and (2) of section four of the principal Act.

Provisions as to nationality and residence.

3. Notwithstanding anything in the principal Act—

(1) the condition as to nationality imposed by paragraph (2) of section two of the principal Act shall not be required to be fulfilled in the case of a woman who satisfies the pension authorities that she would, but for her marriage with an alien, have fulfilled the condition, and that, at the date of the receipt of any sum on account of a pension, the alien is dead, or the marriage with the alien has been dissolved or annulled, or she has, for a period of not less than two years up to the said date, been legally separated from, or deserted by, the alien:

(2) It shall be a statutory condition for the receipt of an old age pension by any person, that the person must satisfy the pension authorities that for at least twelve years in the aggregate out of the twenty years up to the date of the receipt of any sum on account of a pension he has had his residence in the United Kingdom:

Provided that for the purposes of computing the twelve years' residence in the United Kingdom under this provision—

- (a) any periods spent abroad in any service under the Crown, the remuneration for which is paid out of moneys provided by Parliament, or as the wife or servant of a person in any such service so remunerated; and
- (b) any periods spent in the Channel Islands or the Isle of Man by any person born in the United Kingdom; and
- (c) any periods spent abroad by any person during which that person has maintained or assisted in maintaining any dependent in the United Kingdom; and
- (d) any periods of absence spent in service on board a vessel registered in the United Kingdom by a person who before his absence on that service was living in the United Kingdom; and
- (e) any periods of temporary absence not exceeding three months in duration at any one time; shall be counted as periods of residence in the United Kingdom.

Amendments of section 3 of the principal Act.

4. (1) Any rule of law and any enactment, the effect of which is to cause relief given to or in respect of a wife or relative to be treated as relief given to the person liable to maintain the wife or relative, shall not have effect for the purposes of section three of the principal Act (which relates to disqualification.)

(2) Two years shall be substituted for ten years as the further period of disqualification under sub-section (2) of section three of the principal Act, both as respects persons convicted before the passing of this Act, and, as respects persons convicted after the passing of this Act, in cases where the term for which a person has been ordered to be imprisoned without the option of a fine does not exceed six weeks.

(3) Any person in receipt of an old age pension who is convicted of any offence which is mentioned in or deemed to be mentioned or included in the First Schedule to the Inebriates Act, 1898, shall, if not subject to disqualification under the principal Act, be qualified for receiving or continuing to receive an old age pension for a period of six months after the date of his conviction, unless the court before whom he is convicted direct to the contrary.

5. A sum shall not be paid on account of an old age pension— **Limitations with respect to the payment of old age pension.**
 (a) to any person while absent from the United Kingdom; or
 (b) if payment of the sum is not obtained within three months after the date on which it has become payable.

6. (1) It is hereby declared that a question may be raised at any time— **Amendments with respect to the raising and determination of questions as to old age pensions.**

(a) whether at any time or during any period a person has been in receipt of an old age pension when the statutory conditions were not fulfilled, or when he was disqualified for receiving the pension; and

(b) whether a person has been at any time or during any period in receipt of a pension at a certain age when his means exceeded the amount which justified the payment of a pension at that rate, and, if so, at what rate the pension, if any, should have been paid; and

(c) whether a person who is in receipt of a pension at a certain rate is, having regard to his means, entitled to a pension at a higher or a lower rate, and, if so, at what rate the pension (if any) should be paid; and that an application may be made at any time to alter or revoke a provisional allowance of a claim for a pension.

(2) Section seven of the principal Act shall apply to any such questions or application as it applies to the questions mentioned in that section.

(3) Any such questions may be raised notwithstanding that the decision of the question involves a decision as to the correctness of a former decision of the local pension committee or central pension authority as the case may be, but, where by a later decision a former decision is reversed, a person who has received any sums on account of an old age pension in accordance with a former decision shall, notwithstanding anything in sub-section (2) of section nine of the principal Act, in the absence of any fraud on his part, be entitled to retain any sum so received up to the date of the later decision which he would have been entitled to retain but for the reversal of the former decision.

(4) Where a question is raised as to the disqualification of a person to receive an old age pension and it is alleged that the disqualification has arisen since the person has been in receipt of the pension, and that the disqualification is continuing at the time the question is raised, or, if it has ceased less than three weeks before that time, the payment of the pension shall be discontinued, and no sum shall be paid to the pensioner on account of the pension after the date on which the question is raised: Provided that, if the question is decided in favour of the pensioner, he shall be entitled to receive all sums which would have been payable to him if the question had not been raised.

(5) If the decision on any question involves the discontinuance of an old age pension, or the reduction of the rate at which the pension is paid or if, in a case where the payment of the pension has been discontinued on the raising of the question, the question is not decided in favour of the pensioner, the person in respect of whose pension the decision is given shall not be entitled to receive a pension or to receive a pension at a rate higher than that determined by the committee or authority, as the case may be, notwith-

standing any change of circumstances, unless he makes a fresh claim for the purpose and the claim is allowed, or, in a case where he alleges that he is entitled to receive a pension at a higher rate, raises a question for the purpose and the pension is allowed at a higher rate.

(6) It is hereby declared that a pension officer, if dissatisfied with any refusal or neglect of a local pension committee to consider a claim or determine a question, has, under paragraph (d) of sub-section (1) of section seven of the principal Act, a right to apply to the central pension authority as a person aggrieved within the meaning of that provision.

Amendments of section 9 of principal Act.

7. (1) Sub-section (2) of section nine of the principal Act shall apply, with the necessary modifications, to cases where an old age pension is received at a higher rate than that appropriate to the case as it applies to cases where persons have been in receipt of an old age pension while the statutory conditions were not fulfilled.

(2) For the purposes of sub-section (2) of section nine of the principal Act and this section, any decision of the local pension committee under section seven of the principal Act on any question which is not referred to the central pension authority and the decision of the central pension authority on any question which is referred to them under that section shall be conclusive proof of any matters decided by the committee or the authority.

A copy of any decision of the local pension committee or central pension authority, if authenticated in manner provided by regulations to be made for the purpose under section 10 of the principal Act, shall be received in evidence.

(3) Where any person who is in receipt of an old age pension is liable to repay to the Treasury any sums under sub-section (2) of section nine of the principal Act in consequence of the finding of a local pension committee, or of the central pension authority in the case of a question referred to them, the Treasury shall be entitled, without prejudice to their powers under that sub-section, to direct the deduction of those sums from any sums to which that person becomes entitled on account of an old age pension, in manner to be provided by regulations to be made for the purpose under section ten of the principal Act:

Provided that, in the case of a personal representative, the deduction shall only be made from any sums to which that person becomes entitled as a personal representative.

(4) A court of summary jurisdiction in Ireland shall have the same power as a court of summary jurisdiction in England, in the case of a person convicted for an offence under sub-section (1) of section nine of the principal Act, to impose a fine not exceeding twenty-five pounds instead of imprisonment, if they think that the justice of the case would be better met by a fine than by imprisonment.

8. The provisions of this Act modifying the statutory conditions for the receipt of an old age pension shall not operate—

- (a) so as to disentitle any person who is in receipt of such a pension at the time of the commencement of this Act to continue to receive his pension; or
- (b) so as to reduce the rate of pension to which such a person is entitled.

Saving for existing pensioners.

9. (1) The enactments mentioned in the schedule to this Act are hereby repealed to the extent specified in the third column of that schedule. Short title and construction.

(2) Any reference in this Act to the principal Act or any enactment therein shall, unless the context otherwise requires, be construed as references to that Act or enactment as amended by this Act.

(3) This Act shall be read as one with the principal Act, and may be cited as the Old Age Pensions Act, 1911; and this Act and the principal Act may be cited together as the Old Age Pensions Acts, 1908 and 1911.

NEW ZEALAND.

OLD-AGE PENSIONS, 1908, (No. 136.)

An Act to consolidate certain Enactments of the General Assembly relating to Old-age Pensions.

Be it enacted by the General Assembly of New Zealand in Parliament assembled, and by the authority of the same, as follows:—

1. (1) The Short Title of this Act is 'The Old-age Pensions Act, 1908.' Short Title.

(2) This Act is a consolidation of the enactments mentioned in the Schedule hereto, and with respect to those enactments the following provisions shall apply:—

(a) All appointments, regulations, districts, pensions, certificates, warrants, registers, records, instruments, and generally all acts of authority which originated under any of the said enactments, and are subsisting or in force on the coming into operation of this Act, shall enure for the purposes of this Act as fully and effectually as if they had originated under the corresponding provisions of this Act, and accordingly shall, where necessary, be deemed to have so originated. Enactments consolidated. Savings.

(b) All applications, matters, and proceedings commenced under any such enactment, and pending or in progress on the coming into operation of this Act, may be continued, completed, and enforced under this Act.

2. In this Act, if not inconsistent with the context,— Interpretation, 1898, No. 14, sec. 2.
 'Income' means any moneys, valuable consideration, or profits derived or received by any person for his own use or benefit in any year by any means or from any source; and shall be deemed to include personal earnings, but not any pension payable under this Act, nor any payment by way of sick-allowance or funeral benefit from any registered friendly society:

'Income-year' means the year ending one month before the date on which the pension claim is finally admitted, and at the same time in each subsequent year:

'Minister' means the Minister of Finance:

'Prescribed' means prescribed by this Act or by regulations thereunder.

Districts and Registrars.

Districts, 1898,
1898, No. 14,
sec. 3.

Alteration of
boundaries.

Registrar Ibid.
sec. 4.

Deputy Regis-
tras, Ibid. sec.
5.

Their powers
and duties, Ibid
sec. 6.

Persons en-
titled to pen-
sions, Ibid. sec.
7.

Necessary qua-
lifications, Ibid.
sec. 8, 1900,
sec. 2, 1902, sec.
9, 1905, sec. 3.

3. (1) For the purposes of this Act the Governor may from time to time divide New Zealand into such districts, with such names and boundaries, as he thinks fit.

(2) If any such district is constituted by reference to the boundaries of any other portion of New Zealand as defined by any other Act, then any alteration in such boundaries shall take effect in respect of such district without any further proceedings, unless the Government otherwise determines.

4. The Governor may from time to time appoint a Registrar, who, subject to the control of the Minister, shall have the general administration of this Act.

5. The Governor may also from time to time appoint in and for every such district a Deputy Registrar and such other persons as he deems fit.

6. Subject to the provisions of this Act, the Registrar and every Deputy Registrar and other person appointed as aforesaid shall have such powers and duties as the Governor from time to time determines.

Pensions.

7. Subject to the provisions of this Act, every person of the full age of sixty-five years or upwards shall, whilst in New Zealand, be entitled to a pension as hereinafter specified.

8. No such person shall be entitled to a pension under this Act unless he fulfils the following conditions, that is to say:—

(a) That he is residing in New Zealand on the date when he establishes his claim to the pension; and also

(b) That he has so resided continuously for not less than twenty-five years immediately preceding such date:

Provided that continuous residence in New Zealand shall not be deemed to have been interrupted by occasional absence therefrom in the following cases:—

(i) Where the total period of all such absence does not exceed two years; or

(ii) Where the total period of all such absence exceeds two years but does not exceed four years, if the total period of his actual residence in New Zealand (exclusive of the total period of his actual absence) is not less than twenty-five years, and he has not been absent from New Zealand during any part of the year immediately preceding the first day of November, one thousand eight hundred and ninety-eight (being the date of the passing of 'The Old-age Pensions Act, 1898'); or

(iii) In the case of a seaman, by absence therefrom whilst serving on board a vessel registered in and trading to and from New Zealand if he establishes the fact that during such absence his family or home was in New Zealand; and also

(c) That during the period of twelve years immediately preceding such date he has not been imprisoned for four months, or on four occasions, for any offence punishable by imprison-

ment for twelve months or upwards, and dishonouring him in the public estimation; and also

(d) That during the period of twenty-five years immediately preceding such date he has not been imprisoned for a term of five years with or without hard labour for any offence dishonouring him in the public estimation; and also

(e) That the claimant has not during the period of twelve years immediately preceding such date, for a period of six months or upwards, if a husband, deserted his wife, or without just cause failed to provide her with adequate means of maintenance, or neglected to maintain such of his children as were under the age of fourteen years; or, if a wife, deserted her husband or such of her children as were under that age;

Provided that if the pension-certificate is issued, the pensioner's rights thereunder shall not be affected by any disqualification contained in this paragraph unless the fact of such disqualification is established at any time to the satisfaction of a Magistrate; and also

(f) That he is of good moral character, and is, and has for five years immediately preceding such date been, leading a sober and reputable life; and also

(g) That his yearly income does not amount to sixty pounds or upwards, computed as hereinafter provided; and also

(h) That the net capital value of his accumulated property does not amount to two hundred and sixty pounds or upwards, computed and assessed as hereinafter provided; and also

(i) That he has not directly or indirectly deprived himself of property or income in order to qualify for a pension; and also

(j) That he is the holder of a pension-certificate as hereinafter provided.

9. The amount of the pension shall be twenty-six pounds per year, diminished by— Amount of pension, 1905, sec. 2.

(a) One pound for every complete pound of income above thirty-four pounds; and also by

(b) One pound for every complete ten pounds of the net capital value of all accumulated property, computed and assessed as next hereinafter provided.

10. The net capital value of accumulated property shall be computed and assessed in the prescribed manner, and for that purpose the following provisions shall apply:— Assessment of value of accumulated property, 1898, sec. 10

(a) All real and personal property owned by any person shall, to the extent of his beneficial estate or interest therein, be deemed to be his accumulated property;

(b) From the capital value of such accumulated property there shall be deducted all charges or incumbrances lawfully existing on such property, and also the sum of fifty pounds; and the residue then remaining shall, subject to the next succeeding section, be deemed to be the net capital value of all his accumulated property;

Provided that where any part of the accumulated property of any claimant consists of property of any tenure on which he permanently resides and which produces no actual income, there shall be deducted from the capital value of his accumulated property, in addition to the charges or incumbrances (if any) on such accumulated property, 1905, No. 2, sec. 5.

the sum of one hundred and fifty pounds, and the residue then remaining shall, subject to the next succeeding section, be deemed to be the net capital value of all his accumulated property.

Provisions where applicant is owner of residence, 1902, No. 20, sec. 8.

11. (1) Where any person who otherwise would be entitled to a pension under this Act is the owner of the property in which he resides, and such property does not exceed in value the sum of three hundred pounds, as appears from the valuation thereof under 'The Valuation of Land Act, 1908,' he may convey or transfer the same to the Public Trustee, who shall deal therewith as directed by 'The Public Trust Office Act, 1908,' the provisions of which Act shall, where applicab'le, and subject to the provisions of this section, apply to such property.

(2) The value of the property so conveyed or transferred shall be deducted from the capital value of the accumulated property of the pensioner for the purpose of computing the amount of his pension.

(3) The Public Trustee shall permit the pensioner to reside on the property rent-free during his life, and if the pensioner dies leaving a wife or husband who is also entitled to a pension, then the life of the survivor.

(4) While the pensioner or the survivor aforesaid so resides he shall maintain the premises in good and substantial repair, and shall pay all rates and other assessments payable thereon.

(5) On the death of the pensioner or of the survivor aforesaid, or where from any cause the pensioner is no longer entitled to a pension, the Public Trustee shall sell the property, and out of the proceeds thereof shall (after deducting the commission payable under 'The Public Trust Office Act, 1908') refund to the Treasury so much of the pension paid to the pensioner since the date of the conveyance or transfer as but for the operation of this section would not have been payable, together with interest thereon at the rate of four per centum per annum, and shall pay the balance (if any) to the person entitled thereto:

Provided that if at any time the pensioner or the survivor aforesaid so desires, the Public Trustee shall, on payment of so much of the pension so paid as aforesaid, with commission and interest as aforesaid, reconvey or transfer the property to the applicant or the said survivor, as the case may be, and thereafter the value of the property shall not be deducted from the capital value of the accumulated property of the pensioner as aforesaid, and his pension shall be adjusted accordingly.

(6) All conveyances and transfers to and by the Public Trustee under this section shall be exempt from stamp duty.

Pension not to vary during year.

12. Except as hereinafter provided, the rate of each year's pension shall not vary during the year.

Income for purposes of pension: first and subsequent years.

13. (1) For the purpose of ascertaining whether the claimant for a pension is entitled thereto, and also of fixing the rate of the first year's pension, his income for the next preceding income-year shall be deemed to be his yearly income.

(2) For the purpose of fixing the rate of the pension for the second and each subsequent year, the pensioner's income for the income-year next preceding each such year shall be deemed to be his income for that year.

14. The following general rules shall apply in the computation of income for all the purposes of this Act:—

General rules for computing income.

- (a) There shall be deducted therefrom all income derived or received from accumulated property as hereinbefore defined.
- (b) Where any person receives board or lodging, the reasonable cost of such board or lodging, not exceeding twenty-six pounds in the year, shall be included in the computation of the yearly income.

15. If the applicant for a pension or a pension-certificate is married, the following provisions shall apply:—

Where applicant is married.

- (a) In computing the amount of the pension of husband or wife, the net capital value of all the accumulated property to each shall be deemed to be half the total net capital value of all the accumulated property of both.
- (b) The amount of the pension of either of them for any year shall in no case exceed such sum as, with the total actual incomes of both of them for the year and the pension (if any) then already granted to the other of them, will amount to ninety pounds for the year.
- (c) This section does not apply in cases where husband and wife are living apart pursuant to decree, order, or deed of separation.

16. With respect to every person under this Act the following provisions shall apply:—

Pension payable, when to commence and payable monthly 1898, No. 14, sec. 14.

- (a) The pension shall be deemed to commence on the date named in that behalf in the pension-certificate issued in respect of the first year's pension, being in every case the first day of the month next after the date of the issue of such certificate.
- (b) Each year's pension shall be payable pursuant to a pension-certificate issued in respect of such year, and not otherwise.
- (c) Such certificate shall in every case specify the amount of the year's pension, and the instalments by which it is payable, being twelve equal monthly instalments, whereof the first is payable on the first day of the month next after the commencement of the year.

Pension-claims and Pension-certificates.

17. (1) Every person claiming to be entitled to a pension under this Act, shall, in the prescribed manner and form, deliver a claim therefor (elsewhere throughout this Act called a 'pension-claim') to the Deputy Registrar of the district wherein the claimant resides, or to the nearest Postmaster, who shall forthwith forward the same to the Deputy Registrar.

(2) The pension-claim shall affirm all the requirements and negative all the disqualifications under this Act.

(3) Every claimant shall, by statutory declaration, affirm that the contents of his pension-claim are true and correct in every material point.

18. The Deputy Registrar shall file the claim, and record it in the prescribed manner in a book, to be called 'The District Old-age Pension-claim Register,' which shall be open to inspection on payment of a fee of one shilling.

Register of pension-claims, 1898, sec. 16.

Pension-claims to be numbered.

19. All pension-claims shall be numbered consecutively in the order in which they are entered in the register, so that no two pension-claims in the same register bear the same number.

Magistrate to investigate. Ibid, sec. 1901, sec. 1905, sec. 8

20. (1) The Deputy Registrar shall, in the prescribed manner, transmit the claim to a Magistrate exercising jurisdiction in the district.

(2) Thereupon the Clerk of the Magistrate's Court shall ascertain on what date the claim may be investigated, and shall notify the claimant of a date on which he may attend to support his claim, and shall also, if he is not himself the Deputy Registrar, forthwith notify the Deputy Registrar of the date so fixed.

(3) The Magistrate shall on the day so fixed, or on the first convenient day thereafter, proceed in open court, or in his discretion in Chambers, to fully investigate the claim for the purpose of ascertaining whether the claimant is entitled to a pension, and, if so, for what amount in respect of the first year.

(4) The Deputy Registrar, or some person appointed by him, shall have the right to appear at the hearing and to examine or cross-examine the applicant and the witnesses.

(5) The hearing may from time to time be adjourned by the Magistrate at the request of the Deputy Registrar.

When personal attendance may be dispensed with. 1893, sec. 18.

21. Where the Magistrate is satisfied that the documentary evidence in support of the claim is sufficient to establish it, and also by reason of physical disability or other sufficient cause the attendance of the applicant should be dispensed with, he shall not require the personal attendance of the applicant, who shall be notified accordingly.

Witnesses and evidence on oath. Ibid, sec. 19.

22. (1) For the purposes of such investigation all the powers under 'The Magistrates Courts Act, 1903,' shall be available for the purpose of compelling the attendance of witnesses, and every witness shall be examined on oath.

Duty to answer questions respecting applications. 1901, sec. 3.

(2) It shall be the duty of every person to make true answers to all questions concerning any applicant for a pension or pension-certificate, or any of the statements contained in any application for a pension or pension-certificate, put to him by the Deputy Registrar or any officer authorized in that behalf by the Deputy Registrar.

(3) Every person commits an offence who—

(a) Refuses to answer any such question; or

(b) Makes any answer knowing the same to be untrue.

(4) This section shall apply to any officer of any bank or other corporation carrying on business in New Zealand, and to any officer of the Post-Office Saving-Bank and of any other Government Department which receives investments of money from the public.

Evidence to be corroborated. 1898, sec. 20.

23. No pension-claim shall be admitted unless the evidence of the claimant is corroborated on all material points, except that in respect of the age of the claimant the Magistrate, if otherwise satisfied, may dispense with corroborative evidence.

How pension-claim to be dealt with. 1898, sec. 21.

24. The Magistrate may admit the pension-claim as originally made, or as modified by the result of his investigations, or may postpone it for further evidence, or reject it as he deems equitable; and his decision shall be notified to the claimant by the Clerk.

25. (1) If the Magistrate is of opinion that, although the claim is not completely established, further evidence may be adduced in support thereof, or it may be mended by lapse of time, he shall postpone the claim if the claimant so desires, and in such case all matters as to which the Magistrate is satisfied shall be recorded as proved:

Magistrate may postpone claim. Ibid, sec. 22.

Provided that this shall not be a bar to further evidence being adduced in respect of the matter recorded as proved.

(2) If the Magistrate decides that the pension-claim is not established, and cannot be mended by postponement for a reasonable time, he shall reject it, and when doing so shall specify in writing all the material points which he finds to be respectively proved, disproved, and not to be proved.

Mode of rejecting claim. Ibid, sec. 23.

26. (1) If the Magistrate is of opinion that any fraudulent misrepresentation has been made by the applicant for a pension or a pension-certificate, with the intention of obtaining a pension to which he was not by law entitled, or a higher rate of pension than that to which he was by law entitled, then, in addition to any penalty incurred under this Act by the applicant, the Magistrate shall refuse the application, and may by order declare that the applicant shall not be entitled to make a fresh application for such period, not exceeding twelve months, as the Magistrate thinks fit.

Fraudulent misrepresentation by applicant. 1902, No. 20, sec. 2.

(2) If the Magistrate finds that any real or personal property has been transferred by the applicant to any person he may inquire into such transfer, and refuse the application or grant a reduced pension.

Transfer of property. 1901, No. 50, sec. 4.

27. (1) In investigating any claim for a pension or pension-certificate, the Magistrate shall not be bound by the strict rules of evidence, but shall investigate and determine the matter by such means and in such manner as in equity and good conscience he thinks fit.

Strict rules of evidence not to be binding. 1898, (14) sec. 24.

(2) In disposing of material points against the claimant, the Magistrate shall distinguish between what he finds to be disproved and what he finds to be simply unproved or insufficiently proved.

Matters to be distinguished. Ibid, sec. 25.

(3) In respect of what he finds to be disproved, the Magistrate's decision shall be final and conclusive for all purposes.

As to matters disproved. Ibid, sec. 26.

(4) In respect of what is found to be simply unproved or insufficiently proved, the claimant may at any time thereafter adduce fresh evidence on those points before the Magistrate, and in such case all material points previously found by the Magistrate to be proved shall be deemed to be established, and shall dispose of all other points as in the case of a new pension-claim.

As to matters unproved. Ibid, sec. 27.

28. In order to facilitate the adjustment of pension-claims they may be filed and provisionally investigated at any time not exceeding two years before the date on which the claimant alleges that his pension should commence; but no pension-claim shall be finally admitted, nor shall any pension-certificate be issued, until all the conditions prescribed in respect thereof by this Act have been fulfilled.

Provisional investigation of pension-claims. Ibid, sec. 28.

29. The pension-claim may be amended from time to time on any point which has not been finally disposed of.

Pension-claims may be amended. Ibid, sec. 29.

Issue of pension-certificate when claim established. 1898, (14) sec. 30.

30. As soon as the pension-claim is established, and the rate of the first year's pension is fixed by the Magistrate, he shall, in the prescribed manner, certify the same to the Deputy Registrar, who shall, in the prescribed manner and form, issue to the claimant a certificate (elsewhere throughout this Act called a 'pension-certificate') in respect of the first year's pension.

Annual pension-certificate.

31. In respect of the pension for each year after the first, a fresh pension-certificate shall be issued as hereinafter provided.

Particulars to be entered in pension register.

32. The Deputy Registrar shall enter in a book, to be called 'The District Old-Age Pension Register,' the following particulars respecting each pension-certificate issued by him:—

- (a) The number of the certificate, and the name of the district in which it is issued;
- (b) The pensioner's full name, occupation and address;
- (c) The amount of his income for the year, and the date on which the income-year ends;
- (d) The date on which the year's pension commences;
- (e) The amount of the year's pension, the instalments by which it is payable, and the due dates thereof;
- (f) Such other particulars as are described.

Entries in the register to be numbered.

33. All entries of pension-certificates in the Old-age Pension Register shall be numbered consecutively, so that no two entries in the same register bear the same number.

Transfer of pension-certificates to other districts, and duplicates. 1898, sec. 34.

34. On application in the prescribed form, and subject to prescribed conditions:—

- (a) Any pension-certificate may be transferred from the register in one district to the register in another;
- (b) The Deputy Registrar may issue a duplicate pension-certificate in any case where satisfactory proof is given of the loss of the original.

Income and Property Statements.

Statement of income for preceding pension-year to be furnished to Deputy Registrar. 1898, sec. 35.

35. For the purpose of ascertaining in respect of the second and each subsequent year, computed from the date of the commencement of the pension, whether the pensioner is entitled to any payment in respect of his pension for such year, and, if so, for what amount, the following provisions shall apply:—

- (a) Within the prescribed period before the commencement of each such year the pensioner, whether claiming any payment in respect of his pension for that year or not, shall furnish to the Deputy Registrar a statement in the prescribed form setting forth full particulars of his income for such year (being the income for the last preceding income-year), and also the net capital value of all his accumulated property.
- (b) If the pensioner has received no income for the year and has no accumulated property, the statement shall contain the word 'Nil.'
- (c) The Magistrate shall investigate the statement, and ascertain whether the conditions of section eight hereof have been complied with, in the same manner, with the same powers, and subject to the same provisions as in the case of pension-claims.

(d) The Magistrate, when satisfied as to the amount of the pensioner's income, and the net capital value of his accumulated property, and that the conditions of section eight hereof have been complied with, shall certify the same to the Deputy Registrar, who shall enter the same in the Old-age Pension Register, and issue a pension-certificate in the prescribed form in respect of the year's pension (if any) to which the pensioner is entitled.

Issue of pension-certificate for year.

Provided that, in lieu of himself issuing such certificate to the pensioner, the Deputy Registrar shall forward it to the Postmaster of the post-office where the pension is payable, and the Postmaster shall issue it to the pensioner in exchange for the outstanding pension-certificate.

(e) When forwarding the pension-certificate to the Postmaster as aforesaid the Deputy Registrar shall, in the prescribed manner, notify both the Postmaster and the pensioner as to such exchange and surrender.

Payment of Pensions and Forfeiture of Instalments.

36. Each monthly instalment of the pension shall be payable at the post-office money-order office named in the pension-certificate.

Where pension payable. 1898, sec. 36.

37. On application in the prescribed manner, the name of such office may be changed from time to time, and every change of office shall be recorded by the Deputy Registrar on the pension-certificate and in the District Old-age Pension Register.

Change of place of payment. 1898, sec. 37.

38. Subject to the provisions of this Act, each monthly instalment shall be payable at any time within one month after its due date on the personal application of the pensioner and the production of his pension-certificate to the Postmaster of the post-office money-order office named therein.

Instalments to be applied for within twenty-one days. 1900 (28) sec. 6.

Provided that the Minister may at any time further extend such period in any case where the provisions of this section are not strictly complied with owing to the pensioner's illness or temporary absence from home (but not from New Zealand), or other sufficient cause, and notwithstanding that such period has then lapsed or that the instalment has then been paid.

1901, (50) sec. 9.

39. In default of strict complinace with all the provisions of the last preceding section, and subject to any extension of time as therein mentioned, such instalment shall be deemed to be forfeited.

When instalment deemed forfeited. 1898 (14) sec. 39.

40. It shall not be lawful for the governing body of any charitable institution to refuse to admit any person as an inmate of such charitable institution or to refuse to grant him relief on the ground only that he is a pensioner under this Act.

Charitable Aid Boards not to refuse to admit pensioner. 1900 (28) sec. 7.

41. The following provisions shall apply in every case where the pensioner is maintained in any charitable institution or receives relief therefrom:—

Provision where pensioner receives charitable aid. 1898 (14) sec. 43.

(a) The reasonable cost of such maintenance or relief shall be payable out of the pension.

(b) For the purpose of procuring such payment, instalments of the pension shall, to such extent as is necessary, be payable to the governing body of such institution in such manner as is prescribed, and on production to the Postmaster of a warrant in the prescribed form.

- (c) Any surplus pension-moneys remaining in the hands of such governing body after defraying such cost shall be paid to the pensioner.
- (d) For the purpose of computing the amount of any subsidy or contribution payable by the Government to such governing body under any Act, all instalments so paid shall be excluded.

Payment to other than pensioner. 1898 (14) sec. 44.

42. (1) Subject to regulations and on production to the Postmaster of a warrant in the prescribed form, signed by a Magistrate, the instalments may be paid to any clergyman, Justice, or other reputable person named in the warrant for the benefit of the pensioner.

(2) Such warrant may be issued by a Magistrate whenever he is satisfied that it is expedient so to do, having regard to the age, infirmity, or improvidence of the pensioner, or any other special circumstances.

Period for which pension not payable. 1898 (14) sec. 45.

43. Every instalment which falls due during any period whilst the pensioner is in prison, an inmate of a lunatic asylum, or out of New Zealand shall be deemed to be absolutely forfeited.

Procedure as to payments of instalments by Postmasters. Ibid, sec. 46.

44. With respect to the payment of instalments of pension by the Postmaster the following provisions shall apply:—

- (a) The Postmaster may, if he thinks fit, require the applicant for payment to prove his identity, but shall not be bound so to do, and may accept the production of the pension-certificate or warrant to which the instalment relates as sufficient evidence that the person producing the same is the person entitled to payment.
- (b) When making the payment the Postmaster shall indorse on the pension-certificate or warrant produced as aforesaid the date and fact of the payment, and shall also require the person receiving the payment to give a receipt therefor in the prescribed form.
- (c) Such receipt shall be sufficient evidence that the payment to which the receipt purports to relate has been duly made, and no claim against His Majesty or the Postmaster shall thereafter arise or be made in respect thereof.
- (d) Where the warrant as aforesaid relates to a single instalment, or to the last of a series of instalments, it shall be delivered up to and retained by the Postmaster on payment of such instalment.

Inquiry by Registrar. 1902, (20) sec. 3.

45. (1) If at any time the Registrar has reason to believe that any pension-certificate has been improperly obtained, he shall cause special inquiry to be made before the Magistrate, and shall give notice to the Postmaster through whom the instalments are payable to suspend payment of any instalments pending the inquiry, and payment of such instalments shall be suspended accordingly.

(2) If on inquiry it appears that the pension-certificate was improperly obtained, it shall be cancelled by the Magistrate; but if it appears that the certificate was properly obtained, the suspended instalments shall be payable in due course.

(3) Such inquiry shall be made in the prescribed manner.

46. Irrespective of any such inquiry, the Magistrate may at any time himself review any pension-certificate, and may modify or cancel the same as he deems just.

Magistrate may review his decision. 1902, (20) sec. 4.

47. Where it is found that any pension or instalment of a pension has been paid in excess of the amount to which the pensioner was by law entitled, the amount so paid in excess (whether paid before or after the coming into operation of this Act) may be recovered by the Registrar as a debt due to the Crown, and if in the opinion of the Magistrate such excess was obtained by fraud, then the pensioner shall, in lieu of or in addition to any penalty to which he is liable under section fifty hereof, be liable at the discretion of the Magistrate to a fine not exceeding double the amount so paid in excess.

Payments in excess may be recovered. Ibid, sec. 6.

48. If at any time during the currency of a pension the pensioner becomes possessed of any property or income in excess of what is allowed by law in respect of the amount of pension granted to him, the Deputy Registrar may apply to the Magistrate, who may on inquiry either confirm or cancel the pension, or vary the amount thereof:

After acquired property. 1901, (5§) sec. 5.

Provided that should the excess of property or income as mentioned in this section cease, the pension shall be immediately restored to the original amount.

49. If on the death of any pensioner, or of the wife or husband of any pensioner, it is found that he, or either of them, was possessed of property in excess of what is allowed by law in respect of the amount of the pension granted, double the amount of pension at any time paid in excess of that to which the pensioner was by law entitled may be recovered as a debt due to the Crown from the estate so found in excess:

Property disclosed on death of pensioner. 1901, (50), sec. 6.

Provided that where the husband and wife were at the time of such death living apart pursuant to decree, order, or deed of separation this section shall only apply in the case of the pensioner.

Offences.

50. (1) Every person is liable to imprisonment for not more than six months with or without hard labour—

Imprisonment for certain breaches of Act. 1898, (14), sec. 47.

- (a) If by means of any wilfully false statement or representation he obtains or attempts to obtain a pension-certificate, not being justly entitled thereto, or a pension of a larger amount than he is justly entitled to; or
- (b) If by any means he obtains or attempts to obtain payment of any absolutely forfeited instalment of pension; or
- (c) If by means of personation or any other fraudulent device whatsoever he obtains or attempts to obtain payment of any instalment of pension; or
- (d) If by any wilfully false statement or representation he aids or abets any person to obtain a pension-certificate or any instalment payable thereunder.

(2) Where any person is convicted of an offence under this section the Magistrate shall cancel the pension-certificate in respect to the issue of which the offence was committed.

Certificates to be cancelled in certain cases. 1902, (20), sec. 5.

Additional penalty for certain offences. 1898, (14), sec. 49.

51. If any pensioner is convicted of drunkenness, or of any offence punishable by imprisonment for not less than one month and dishonouring him in the public estimation, then, in addition to any other penalty or punishment imposed, the convicting Court may, in its discretion, by order forfeit any one or more of the instalments falling due next after the date of the conviction:

Provided that if, in the opinion of the convicting Court, the pensioner misspends, wastes, or lessens his estate, or greatly injures his health, or endangers or interrupts the peace and happiness of his family, the Court may by order direct that the instalment be paid to any clergyman, Justice, or other reputable person for the benefit of the pensioner, or may by order cancel the pension-certificate:

Provided also that if on any conviction the pensioner is deemed to be an habitual drunkard within the meaning of 'The Police Offences Act, 1908,' then, in lieu of forfeiting any instalment of the pension, the convicting Court shall by order cancel the pension-certificates.

Pension certificates to be cancelled on imprisonment for certain offences. 1898, (14), sec. 50.

52. If any pensioner is sentenced to imprisonment for twelve months or upwards in respect of any offence dishonouring him in the public estimation, the convicting Court shall by order cancel the pension-certificate.

Pension absolutely forfeited. *Ibid.*, s. 51.

53. In any case where any pension-certificate is cancelled by order of a Court the pension shall be deemed to be absolutely forfeited.

Notice of forfeiture to Deputy Registrar. *Ibid.*, s. 52.

54. In every case where any instalment is forfeited or any pension-certificate is cancelled by order of a Court, the Clerk of the Court shall forthwith notify the Deputy Registrar of such forfeiture or cancellation, and the Deputy Registrar shall record the same.

Payment for procuring pension illegal. 1901, (50), s. 7.

55. Every person commits an offence who receives any money in consideration of or in respect of the procuring of any pension or pension-certificate, and in the case of any licensed Maori interpreter so committing an offence his license as such interpreter shall be cancelled.

General penalty for offences. *Ibid.*, s. 8.

56. Every person who commits an offence under this Act for which no penalty is elsewhere provided is liable to a fine not exceeding ten pounds.

Proceedings how and when to be taken. 1902, (20), sec. 7.

57. (1) All proceedings under this Act, whether in respect of an offence heretofore or hereafter committed, or of moneys recoverable under section forty-seven hereof, shall be taken before a Magistrate alone, and may be so taken at any time not exceeding six months from the time when the facts first came to the knowledge of the Registrar.

(2) In all such proceedings the Deputy Registrar, or other person appointed by the Registrar, may appear on behalf of the Registrar, and the fact that any person so appears shall be sufficient evidence of his authority so to do.

Miscellaneous.

Pensions absolutely inalienable. 1898, (14), sec. 53.

58. The pension being for the personal support of the pensioner, it shall (subject to the provisions of this Act as to payment, forfeiture, and otherwise) be absolutely inalienable, whether by way of assignment, charge, execution, bankruptcy, or otherwise howsoever.

59. (1) On the death of a pensioner the instalment then accruing but not actually accrued due shall be apportioned up to the date of the death, and the apportioned amount, together with the previous instalment (if any) then payable but not actually paid, shall, without further appropriation than this Act, be paid to such person as the Minister directs, and shall be applied in or towards defraying the burial expenses of the deceased pensioner.

Apportionment of instalment on death of pensioner. 1900, (28), sec. 5.

(2) This section shall not apply to any instalment which at the date of the death had become absolutely forfeited.

60. Every statutory declaration required by this Act, or adduced in proof of any particular required to be proved on the investigation of any claim or income and property statement, may be made before any Justice, solicitor, Deputy Registrar, or Postmaster.

Deputy Registrar, &c., may take declarations. 1898, (14), sec. 15, (4), 1900, (28), sec. 4.

61. No stamp duty shall be payable on any statutory declaration, receipt, or other document made or given for the purposes of this Act.

Exemption from stamp duty. 1905, (11), sec. 2.

62. Every Deputy Registrar shall, in the prescribed manner and at prescribed intervals, prepare and forward to the Registrar a return showing for each such interval—

Returns to be prepared by Deputy Registrars. 1898, (14), sec. 54.

- (a) All pension-certificates and warrants issued by him;
- (b) All forfeitures recorded by him;
- (c) Such other particulars as are prescribed.

63. The Registrar shall from the aforesaid returns compile a General Old-Age Pension Register containing a record of all pension-certificates for the time being in force, and such other particulars as are prescribed.

General register. Ibid, sec. 55.

64. The Registrar shall at prescribed intervals furnish to the Postmaster-General schedules showing for each such intervals—

Particulars to be furnished to the Postmaster General. Ibid, sec. 56.

- (a) The names of the pensioners;
- (b) The numbers of their pension-certificates;
- (c) The dates on which and the post-office money-order offices at which the instalments in respect thereof are payable; and
- (d) The amount of the instalments payable.

65. The Minister shall from time to time, without further appropriation than this Act, pay out of the Consolidated Fund into the Post Office Account, by way of imprest, whatever moneys are necessary in order to enable the instalments specified in such schedules to be paid out of such account, and the Postmaster-General shall thereupon pay such instalments accordingly.

Payment of impress money into Post Office Account. Ibid, sec. 58, 1900, (28), sec. 8.

66. (1) The Postmaster-General shall, at such periodical intervals as are from time to time arranged between him and the Minister, furnish to the Registrar a statement showing for each such interval—

Return by Postmaster General of all payments made. 1898, (14), sec. 59.

- (a) The balance of the aforesaid imprest moneys in the Post Office Account at the commencement and also at the close of such interval;
- (b) The instalments paid;
- (c) The pensioners to whom such instalments were paid; and
- (d) Such other particulars as are prescribed.

Registrar to certify same. Ibid, s. 60.

(2) The Registrar, after satisfying himself that such statement is correct, shall certify to the accuracy thereof, and forward it to the Minister.

Act to be posted at post offices. List of pensioners. Ibid, sec. 57.

67. Copies of this Act shall be posted at the several post-offices in New Zealand, and a list containing the names of the pensioners whose instalments are paid at any post-office shall be kept thereat, and the same shall on application be open to inspection on payment of the fee of one shilling.

Expenses of administration. Ibid, sec. 61.

68. All expenses incurred in administering this Act (other than the payment of pensions) shall be payable out of moneys to be from time to time appropriated by Parliament.

Annual Statement to be laid before Parliament. Ibid, sec. 62.

69. The Minister shall, within thirty days after the close of each financial year ending the thirty-first day of March, prepare and lay before Parliament if sitting, or if not sitting, then within fourteen days after the commencement of the next session, a statement showing for such year—

- (a) The total amount paid under this Act in respect of pensions;
- (b) The total amount so paid in respect of other than pensions;
- (c) The total number of pensioners;
- (d) The total amount of absolutely forfeited instalments; and
- (e) Such other particulars as are prescribed.

Regulations. 1898, (14), sec. 63.

70. (1) The Governor may from time to time make such regulations as he thinks necessary for any purpose for which regulations are contemplated or required, and generally for carrying out the intention of this Act.

(2) Such regulations shall be laid on the Table of the House of Representatives within ten days after the commencement of each session, and referred to such sessional Committee for report as the House directs.

To whom Act not to apply. 1898, (14), sec. 64. 1900, (28), sec. 10.

71. This Act, in so far as it provides for the grant of pensions, shall not apply to—

- (a) Aboriginal Maoris of New Zealand to whom moneys other than pensions are paid out of the sums appropriated for Native purposes by 'The Civil List Act, 1908 ;' nor to
- (b) Aliens; nor to
- (c) Naturalized subjects, except such as have been naturalized for the period of one year next preceding the date on which they establish their pension-claims; nor to
- (d) Chinese or other Asiatics, whether naturalized or not.

Act applies to Maoris. 1898, (14), sec. 65. Proviso.

72. Subject to the provisions of paragraph (a) of the last preceding section, this Act applies to aboriginal Maoris of New Zealand.

Provided that on the investigation of any such Maori's pension claim his evidence as to his age shall be required to be corroborated to the satisfaction of the Magistrate.

Rules for assessment of undetermined Maori interests. Ibid, sec. 66.

73. In determining the claim of any aboriginal Maori, in so far as the same may be affected by rights or property held or enjoyed otherwise than under defined legal title, the Magistrate shall be guided by the following rules:—

- (a) In respect of 'income,' any customary rights used or capable of being used in respect of land the title to which has not

been ascertained, but which is enjoyed or is capable of enjoyment, shall be assessed and determined by such evidence and in such manner as the Magistrate in his discretion considers proper;

(b) In respect of 'accumulated property,' the interest in land or other property held or enjoyed under Native custom, or in any way other than by defined legal title, shall be said, with the view of arriving as nearly as may be at a decision as to the net capital value thereof for the purposes of this Act; and the decision of the Magistrate thereon shall be final.

74. (1) Where, on the application of a Maori for a pension or a pension-certificate, it would, in the opinion of the Magistrate, be more advantageous to the applicant to receive an allowance out of the moneys appropriated for Native purposes under 'The Civil List Act, 1908,' he may, in lieu of granting a pension, report the circumstances of the case to the Native Minister, with such recommendation as he thinks fit to make.

Payment of
Maori pensions.
1901, (5), sec. 10.

(2) Where on any such application the Magistrate is of opinion that a pension should be granted under this Act, he may on issuing the certificate direct that the pension shall be paid to some Government officer, to be applied by him for the benefit of the applicant.

75. (1) Every pension granted under this Act shall be deemed to be granted and shall be held subject to the provisions of any amending or repealing Act that may hereafter be passed, and no pensioner under this Act shall have any claim for compensation or otherwise by reason of his pension being affected by any such amending or repealing Act.

Pensions granted subject to any amending Act. 1898, (14), sec. 67.

(2) A notification of the last preceding sub-section shall be printed on every pension-certificate.

SCHEDULE.

ENACTMENTS CONSOLIDATED.

- 1908, No. 14.—'The Old-age Pensions Act, 1898.'
- 1900, No. 28.—'The Old-age Pensions Act Amendment Act, 1900.'
- 1901, No. 50.—'The Old-age Pensions Amendment Act, 1901.'
- 1902, No. 20.—'The Old-age Pensions Amendment Act, 1902.'
- 1905, No. 2.—'The Old-age Pensions Act, 1905.'

NEW ZEALAND.

1908, No. 245.

An Act to amend the Old-age Pensions Act, 1908.

Title.

(10th October, 1908.)

Be it enacted by the General Assembly of New Zealand in Parliament assembled, and by the authority of the same, as follows:—

1. This Act may be cited as the Old-age Pensions Amendment Act, 1908, and shall be read together with and deemed part of the Old-age Pensions Act, 1908 (hereinafter referred to as the principal Act.)

Short Title.

Commissioner Registrars to take place of Registrar and Deputy Registrars.

2. (1) The principal Act is hereby amended by substituting the term 'Commissioner' for the term 'Registrar' and the term 'Registrar' for the term 'Deputy Registrar,' wherever those terms occur in that Act.

(2) The person who at the passing of this Act holds office as the Registrar under the principal Act shall by virtue of this Act be deemed to be appointed to the office of Commissioner under the principal Act as amended by this Act, and shall hold that office on the same terms and conditions in all respects as those on which he theretofore hold the said office of Registrar.

(3) Every person who at the passing of this Act holds office as a Deputy Registrar under the principal Act shall by virtue of this Act be deemed to be appointed to the office of Registrar under the principal Act as amended by this Act, and shall hold that office on the same terms and conditions in all respects as those on which he theretofore held the said office of Deputy Registrar.

(4) All references in any other Act or regulations to the Registrar of Old-age Pension shall be construed as references to the Commissioner under the principal Act as amended by this Act.

(5) All references in any other Act or regulations to a Deputy Registrar of Old-age Pension shall be constructed as references to a Registrar under the principal Act as amended by this Act.

Section 8 of principal Act amended.

3. (1) Paragraph (b) of section eight of the principal Act is hereby amended by omitting from sub-paragraph (ii) all words after the words 'twenty-five years' down to and inclusive of the words '1898, or.'

(2) Section eight of the principal Act is hereby further amended by omitting the words 'five years' in paragraph (f) thereof, and substituting therefor the words 'one year.'

Section 10 of principal Act amended.

4. Section ten of the principal Act is hereby amended by adding thereto the following proviso:—

'Provided also that the interest of any person in any life-assurance policy or in any annuity purchased from a life-assurance company shall not be deemed to be accumulated property within the meaning of this Act.'

Section 11 of principal Act amended.

5. Section eleven of the principal Act is hereby amended by omitting the words 'three hundred pounds' from sub-section one thereof, and substituting the words 'six hundred and fifty pounds.'

Mode of computing annual income.

6. (1) For the purpose of ascertaining whether the claimant for a pension is entitled thereto, and also of fixing the rate of the first year's pension, his income for the last preceding income-year shall be deemed to be his yearly income, and the property owned by him at the end of that income-year shall be deemed to be his accumulated property:

Provided that if, on application for a pension or for a renewal thereof, it is shown to the satisfaction of the Magistrate that owing to loss of employment or any other cause any part of the applicant's income for the last preceding income-year which was derived from personal earnings has ceased, the Magistrate may deduct from such income all personal earnings not exceeding at the rate of two pounds per week, and shall compute the income accordingly.

(2) For the purpose of fixing the rate of the pension for the second and each subsequent year, the pensioner's income for the

income-year last preceding each such year shall be deemed to be his income for that year, and the property owned by him at the end of that income-year shall be deemed to be his accumulated property.

(3) This section is in substitution for section thirteen of the principal Act, which section is hereby repealed accordingly.

7. Section fourteen of the principal Act is hereby amended by adding to paragraph (a) thereof the following words: 'except such part of that income as exceeds ten per centum per annum of the net capital value of such accumulated property.'

Section 14 of principal Act amended.

8. Section sixteen of the principal Act is hereby amended by omitting from paragraph (a) thereof all words after the word 'behalf,' and substituting the following words: 'in the Magistrate's certificate issued in respect of the first year's pension, being in every case the first day of the month during which that certificate is issued.'

Section 16 of principal Act amended.

9. (1) When a pensioner becomes an inmate of a mental hospital the amount of his pension shall be paid to the Superintendent of the mental hospital in which the pensioner is an inmate.

Pensioners becoming inmates of mental hospitals.

(2) The income and property statements required by the principal Act in order to secure a continuance of pensions shall in the case of any such pensioner be made in the manner and by the persons prescribed by regulations.

(3) Section forty-three of the principal Act is hereby amended by omitting the words 'an inmate of a lunatic asylum.'

10. Section forty-two of the principal Act is hereby amended by omitting the words 'a Magistrate' wherever those words occur, and substituting therefor the words 'the Commissioner.'

Section 42 of principal Act amended.

11. Section forty-six of the principal Act is hereby amended by omitting all words after 'pension certificate,' and by substituting therefor the words 'and may either cancel the same or vary the same, whether by increasing or diminishing the amount of the pension or otherwise, in such manner as he thinks fit, having regard to the provisions of this Act.'

Section 46 of principal Act amended.

12. (1) If any pensioner is convicted of the offence of drunkenness, or of any offence punishable by imprisonment for one month or longer period and dishonouring him in the public estimation, a Magistrate may, in his discretion, on the application of the Registrar made within three months after the date of the conviction, make an order suspending the pension-certificate of the pensioner for any period not exceeding six months.

Magistrate may suspend pension-certificate on commission of certain offences by pensioner.

(2) If any pensioner is during the currency of any pension-certificate twice convicted of any of the offences described in the last preceding sub-section (whether the offences of which he is so convicted are of the same or are of different natures), a Magistrate shall, on the application of the Registrar made within three months after the date of the last of those convictions, make an order suspending the pension-certificate of the pensioner for a period not less than six months and not exceeding twelve months.

(3) If at any time when any order of suspension is made under either of the preceding sub-sections the pension-certificate is already suspended under a previous order of suspension, the subsequent order

shall take effect as from the expiry of the previous order, but the total period of continuous suspension shall in no case exceed twelve months.

Cancellation of pension-certificate in certain cases.

(4) If on the conviction of a pensioner for any offence he becomes an habitual drunkard within the meaning of the Police Offences Act, 1908, or if a pensioner is convicted of any offence dishonouring him in the public estimation and is sentenced to imprisonment for twelve months or more, a Magistrate shall, notwithstanding anything to the contrary in the preceding sub-sections, on application made by a Registrar within three months after the date of that conviction, make an order cancelling the pension-certificate of that pensioner.

(5) If a pensioner is convicted of any offence before a Magistrate, and the conviction is such that the Magistrate is empowered or required by the foregoing provisions of this section to make an order of suspension or cancellation on the application of a Registrar, the Magistrate may, if he thinks fit, on his own motion, make at the time of the conviction any order of suspension or cancellation which he might lawfully make on the application of a Registrar.

(6) No order of suspension made under this section shall operate so as to affect any instalment or part of any instalment of any pension that is, pursuant to section forty-one of the principal Act, payable to the governing body of the charitable institution in which the pensioner with respect to whom the order of suspension is made is maintained or receives relief.

Repeal.

(7) This section is in substitution for sections fifty-one and fifty-two of the principal Act, which sections are hereby repealed accordingly.

Forfeiture of pension on cancellation of certificate.

13. (1) In any case where a pension-certificate is cancelled, the pension shall be deemed to be absolutely forfeited.

(2) In every such case the person whose pension is so forfeited is disqualified to make any application for a new pension until the expiration of twelve months from the date of the forfeiture.

(3) Every application made by any person for a new pension shall be subject in all respects to the same provisions as if no former pension had been granted to that person.

(4) This section shall extend and apply to all persons whose pensions have been forfeited before the passing of this Act.

Repeal.

(5) This section is in substitution for section fifty-three of the principal Act, which section is hereby accordingly repealed.

Instalments of pension forfeited during currency of suspension order.

14. (1) So long as any order is in force suspending a pension-certificate all instalments which would otherwise become due and payable during that period shall be forfeited.

(2) If any period of suspension is such as to extend beyond the expiration of the year in which the order of suspension is made, the order shall apply so far as regards the residue of that period to any pension-certificate issued for the next succeeding year.

Magistrate to notify Registrar of suspension or cancellation of certificates.

15. (1) In every case in which a pension-certificate is suspended or cancelled, the Magistrate so suspending or cancelling the same shall forthwith send to the Registrar a notice under the hand of the Magistrate setting forth the terms of the order so made by him and the grounds thereon, and the Registrar shall record the same.

(2) This section is in substitution for section fifty-four of the principal Act, which section is hereby repealed accordingly. Repeal.

16. Section fifty-nine of the principal Act is hereby amended by adding to sub-section one thereof the following proviso:— Section 59 of principal Act amended.

‘Provided that if on the death of the pensioner any money is owing to a charitable institution in respect of his maintenance or relief, the Minister may, if he thinks fit, direct that the said apportioned amount and previous instalments or any part thereof shall be paid to the said institution in satisfaction or on account of the money so owing.’

17. Section sixty of the principal Act is hereby amended by inserting after word ‘solicitor’ the word ‘constable.’ Section 60 of principal Act amended. Section 71 of principal Act amended.

18. Section seventy-one of the principal Act is hereby amended by adding to paragraph (d) thereof the words ‘and whether British subjects by birth or not.’ Section 71 of principal Act amended.

NEW ZEALAND.

1909, No. 22.

An Act to amend the Old-age Pensions, 1908.

Title.

(24th December, 1909.)

ANALYSIS.

1. Short title.
2. Section 9 of Principal Act amended.
3. Accumulated property. Repeal.
4. Section 11 of principal Act amended.
5. Section 14 of principal Act amended.
6. Limitation of Section 15 of principal Act.
7. Power to delegate certain powers.

Be it enacted by the General Assembly of New Zealand in Parliament assembled, and by the authority of the same, as follows:—

1. This Act may be cited as the Old-age Pensions Amendment Act, 1909, and shall be read together with and deemed part of the Old-age Pensions Act, 1908 (hereinafter referred to as the principal Act.) Short Title.

2. Section nine of the principal Act is hereby amended by adding thereto the following provisos:— Sec. 9 of principal Act amended.

‘Provided that no pension shall be diminished in respect both of the net capital value of a property and the actual income derived from that property.

‘Provided further that no pension shall be granted in excess of the sum allowed by computing the amount thereof either under paragraph (a) or paragraph (b) hereof, whichever provides for the greater deduction.’

3. (1) For the purposes of the principal Act all real and personal property by any person shall, to the extent of his beneficial interest therein, be deemed to be his accumulated property; except that his interest in any life-assurance policy, or in any annuity purchased

from a life-assurance company, or in any property upon which he permanently resides, or in any furniture or other personal effects belonging to him and in his possession, shall not be deemed to be accumulated property within the meaning of this section.

Repeal.

(2) This section is in substitution for section ten of the principal Act, and that section, and also section four of the Old-age Pensions Amendment Act, 1908, are hereby accordingly repealed.

Sec. 11 of principal Act amended.

4. (1) Sub-section one of section eleven of the principal Act as amended by section five of the Old-age Pensions Amendment Act, 1908, is hereby amended by omitting all the words after the word 'resides' down to and including the words 'Land Act, 1908.'

(2) Sub-section two of the said section eleven is hereby repealed, and the following substituted therefor:—

'(2) The property so conveyed or transferred shall not be deemed to form part of the accumulated property of the pensioner for the purposes of this Act.'

(3) The said section eleven is hereby further amended by inserting, after sub-section five thereof, the following sub-sections:—

'(5A) Notwithstanding anything in the last preceding section, on the death of the pensioner or of the survivor as aforesaid the Public Trustee shall, on the application of the person who would have been entitled to the said property if it had not been so conveyed or transferred as aforesaid, and on payment by the applicant to the Public Trustee of the amount of the pension so paid in excess of the amount which would have been payable had no such conveyance or transfer been made, and also on payment of the amount of interest and commission as aforesaid, convey or transfer that property to the said applicant.

'(5B) Upon the receipt of any moneys under the last preceding sub-section the Public Trustee shall forthwith pay the same into the Consolidated Fund, with the exception of the amounts received by him by way of commission as aforesaid.'

(4) Section five of the Old-age Pensions Amendment Act, 1908, is hereby repealed.

Section 14 of principal Act amended.

5. (1) Section fourteen of the principal Act is hereby amended by repealing paragraph (a) thereof, and substituting the following new paragraph:—

'(a) The value of the beneficial interest of a person in the property upon which he permanently resides (other than property conveyed or transferred to the Public Trustee under section eleven hereof), and the value of any furniture and other personal effects belonging to him and in his possession, shall be deemed to produce an annual revenue of not less than ten per centum of that value, and the said revenue shall be deemed to be income for the purpose of this Act:—

'Provided that this paragraph shall not be so construed as to reduce the amount of income actually received in any year from such property.'

(2) Section seven of the Old-age Pensions Amendment Act, 1908, is hereby repealed.

Limitation of sec. 15 of principal Act.

6. Nothing in section fifteen of the principal Act shall authorize the grant of a pension of a greater amount than is provided by section nine of that Act as amended by this Act.

7. The Minister may from time to time, as he thinks fit, by writing under his hand, delegate to the Commissioner all powers vested in him by sections thirty-eight and fifty-nine of the principal Act. Power to delegate certain powers.

NEW ZEALAND.

1910, No. 45.

An Act to amend the Old-age Pensions Act, 1908.

(21st November, 1910.)

ANALYSIS.

1. Short title.
2. Assessment of value of accumulated property. Repeal.
3. Section 16 of principal Act amended.
4. Section 18 of principal Act amended.

Be it enacted by the General Assembly of New Zealand in Parliament assembled, and by the authority of the same, as follows:—

1. This Act may be cited as the Old-age Pensions Amendment Act, 1910, and shall be read together with and deemed part of the Old-age Pensions Act, 1908 (hereinafter referred to as the principal Act.) Short Title.

2. (1) For the purposes of the principal Act all real and personal property owned by any person shall, to the extent of his beneficial interest therein, be deemed to be his accumulated property, except that his interest in any life-assurance policy, or in any annuity purchased from a life-assurance company, shall not be deemed to be accumulated property within the meaning of this section. Assessment of value of accumulated property.

(2) There shall be deducted—

(a) From the capital value of his interest in any property upon which he permanently resides, including any furniture and other personal effects belonging to him and in his possession, the sum of three hundred and forty pounds; and

(b) From the value of his interest in any other property, the sum of fifty pounds; and the residue then remaining shall be deemed to be the net capital value of all his accumulated property:

Provided that in the case of joint ownership by husband and wife of any property on which they permanently reside, including furniture and other personal effects, no greater deduction shall be allowed in respect of that property than three hundred and forty pounds.

(3) Sections three and five of the Old-age Pensions Amendment Act, 1909, are hereby repealed. Repeal.

(4) This section shall come into operation on the first day of January, nineteen hundred and eleven, and shall apply to all pensions whether granted before or after the passing of this Act.

3. Sub-section (a) of section sixteen of the principal Act, as amended by section eight of the Old-age Pensions Amendment Act, 1908, is hereby amended by adding at the end thereof the following proviso:— Sec. 16 of principal Act amended.

'Provided that no pension shall be deemed to commence on a date prior to that on which the applicant reached the age of sixty-five years.'

Sec. 18 of principal Act amended.

4. Section eighteen of the principal Act is hereby amended by omitting the words 'which shall be open to inspection on payment of a fee of one shilling.'

NEW ZEALAND

1911, No. 14.

Title.

An Act to amend the Old-age Pensions Act, 1908.

(1st October, 1911.)

ANALYSIS.

1. Short title.
2. Section 2 of Amendment Act, 1910, amended.
3. Money received in certain cases not deemed income.
4. Extension of rights to receive pensions in case of persons having children dependent upon them.
5. Expenditure of money not chargeable as income.

Be it enacted by the General Assembly of New Zealand in Parliament assembled, and by the authority of the same, as follows:—

Short Title.

1. This Act may be cited as the Old-age Pensions Amendment Act, 1911, and shall be read together with and deemed part of the Old-age Pension Act, 1908 (hereinafter referred to as the principal Act.)

Section 2 of Amendment Act, 1910, amended.

2. Section two of the Old-age Pensions Amendment Act, 1910, is hereby amended by omitting from sub-section one thereof the words 'purchased from a life-assurance company,' and substituting therefor the words 'or other fixed sum derived from real or personal property in the principal or capital sum of which he has no interest either reversionary or in possession further or other than such annuity or fixed sum.'

Money received in certain cases not deemed income.

3. Money received on the sale or exchange of land or property, and money received under an insurance policy on the destruction by fire of a building or other property, shall not be deemed to be income as defined by the principal Act.

Extension of right to receive pensions in case of persons having children dependent upon them.

4. (1) Notwithstanding anything in section seven of the principal Act, any person who, if a male, has attained the age of sixty years, or, if a female, has attained the age of fifty-years, and is the parent of two or more children under the age of fourteen years who are dependent on him or her, shall, subject to the provisions of the said Act, be entitled to a pension as hereinafter specified.

(2) The amount of such pension shall be as prescribed by the principal Act, with the addition of such sum, not exceeding thirteen pounds per annum, as the Magistrate in his discretion, having regard to the circumstances of the case, determines.

(3) The pension shall be renewable in the manner prescribed by the principal Act so long as the Magistrate is satisfied that the

provisions of sub-section one hereof continue to be applicable to the case of the pensioner, but not otherwise.

5. Where any pensioner or applicant for a pension who is the owner of a sum of money not otherwise chargeable as income expends out of that sum in any year in maintaining himself or his wife so much of that sum as, with the actual income of either or both of them and any pension already granted to one or the other, exceeds sixty pounds if he is unmarried or ninety pounds if he is married and maintaining his wife, any sum so expended in excess shall be deemed to be income for the purpose of this Act. Expenditure of money not chargeable as income.

Provided that the Magistrate may in his discretion exempt from the provisions of this section any sum which he deems to have been otherwise legitimately expended.

WIDOWS' PENSIONS ACT, 1911, No. 16.

An Act to make provision for the Grant to Widows having young children dependent on them. (28th October, 1911.)

This Act may be cited as the Widows' Pensions Act, 1911, and shall come into operation on the first day of January, 1912. Short Title.

It comprises 33 sections and 19 sub-sections. The following sections and provisions thereof are of interest for the purpose of our Inquiry:—

Section 3. Pensions to Widows.—Subject to the provisions of this Act, every widow who at the commencement of any pension-year conforms to the requirements hereinafter set forth shall be entitled to receive during that year a pension at the rate hereinafter provided.

Section 4. Qualifications.—No widow shall be entitled to a pension unless she is resident in New Zealand, and has a child or children to whom this Act is applicable.

Section 5. Children.—This Act shall not apply to—

- (a) Any child over the age of fourteen years:
- (b) Any illegitimate child, unless legitimated by the subsequent marriage of the parents:
- (c) Any adopted child:
- (d) Any child born out of New Zealand:
- (e) Any child born in New Zealand unless its mother was resident in New Zealand for not less than six months before its birth.

Section 6. Restrictions.—No widow shall be entitled to a pension unless the Magistrate to whom the application for a pension-certificate is made is satisfied that she is of sober habits and of good moral character, and that the pension will be properly used for the support of her children.

Section 7. (1) Rates of Pension.—A pension under this Act shall be payable at the following rates, subject to the deduction hereinafter provided:—

- (a) If the widow has one child to whom this Act applies the pension shall amount to twelve pounds a year:

- (b) If she has two such children the pension shall be eighteen pounds a year:
- (c) If she has three such children the pension shall be twenty-four pounds a year:
- (d) If she has more than three such children the pension shall be thirty pounds a year.

(2) Each of the foregoing rates of pension shall be subject to a deduction of one pound for every pound by which the annual income, as hereinafter defined, of the widow and her children as aforesaid exceeds the sum of thirty pounds.

Section 8. (1) Annual Income defined.—The term 'annual income' as used in this Act means the aggregate income from all sources (other than personal earnings and a pension under this Act, not exceeding together the sum of £100) for the year ending one month before the commencement of the pension-year.

(2) If a widow or any of her children to whom this Act applies is the owner of any property which produces no income, or which produces an income less than five per centum of the value of that property, the widow or child shall for the purposes of this Act be deemed to be in receipt from that property of an annual income equal to five per centum of the value thereof.

(3) If a widow or any of her children to whom this Act applies is in receipt of any income which is partly derived from property and is partly personal earnings in respect of that property, the Magistrate to whom the application for a pension-certificate is made shall apportion that income in such manner as he thinks just, and the part thereof which is so apportioned as personal earnings shall not be computed as income for the purposes of this Act.

NOTE.—The Act does not apply to aliens, or to Chinese or other Asiatics. Similarly to Old-age pensions, all payments thereunder are made through the Post Office. In practically every other respect the same conditions as apply to an Old-age pension apply to a Widow's pension.

PROVIDE

THE COMMONWEALTH OF AUSTRALIA.

THE INVALID AND OLD-AGE PENSIONS ACT, 1908.

(No. 17 of 1908),

AS AMENDED BY

THE INVALID AND OLD-AGE PENSIONS ACT, 1909

(No. 3 of 1909),*

AND BY

THE INVALID AND OLD-AGE PENSIONS ACT, 1909

No. 2 (No. 21 of 1909).†

An Act to provide for the Payment of Invalid and Old-age Pensions and for other purposes.

(Assented to 10th June, 1908.)

Be it enacted by the King's most Excellent Majesty, the Senate, and the House of Representatives of the Commonwealth of Australia, as follows:—

PART I.—INTRODUCTORY.

1. This Act may be cited as the *Invalid and Old-age Pensions Act, 1908*.‡ Short title.
2. This Act shall commence on the first day of July one thousand nine hundred and nine or on such earlier day as is fixed by Proclamation.§ Commencement.
3. This Act is divided into Parts, as follows:— Parts.
 - Part I.—Introductory.
 - Part II.—Administration.
 - Part III.—Old-age Pensions.
 - Part IV.—Invalid Pensions.
 - Part V.—Invalid and Old-age Pensions.
 - Division 1.—Rate of Pensions.
 - Division 2.—Pension Claims.
 - Division 3.—Payment of Pensions.
 - Part VI.—Offences.
 - Part VII.—Miscellaneous.
4. (1) In this Act, unless the contrary intention appears 'Benevolent Asylum' means any benevolent asylum which is wholly or partly maintained by contributions from the Consolidated Revenue Definitions.

* Assented to 13th August, 1909.

† Assented to 13th December, 1909.

‡ May be cited as the *Invalid and Old-age Pensions Act, 1908-1909*. (See Act No. 21, 1909, s. 1.)

§ Proclaimed to commence 15th April, 1909. (See *Gazette*, 8th April, 1909, p. 921).

Fund of the Commonwealth or the Consolidated Revenue Fund of the State, and which is proclaimed by the Governor General to be a benevolent asylum for the purposes of this Act.

'Claimant' means an applicant for a pension.

'The Commissioner' means the Commissioner of Pensions under this Act.

'Deputy Commissioner' means a Deputy Commissioner of Pensions under this Act.

'Hospital' means any hospital which is wholly or partly maintained by contributions from the Consolidated Revenue Fund of the Commonwealth or the Consolidated Revenue of a State, and which is proclaimed by the Governor General to be a hospital for the purposes of this Act.

'Income' means any moneys, valuable consideration, or profits earned derived or received by any person for his own use or benefit by any means from any source whatever, whether in or out of the Commonwealth, and shall be deemed to include personal earnings, but not any payment—

(a) By way of benefit from any friendly society registered under any Act or State Act, or

(b) During illness, infirmity, or old-age from any trade union, provident society, or other society or association, or

(c) By way of allowance under the Miners Accident Relief Act 1900 of the State of New South Wales.

'Magistrate' means a Police, Stipendiary, or Special Magistrate of the Commonwealth or a State.

'The Minister' means the Minister of State administering this Act.

'Pension' means an invalid or old-age pension under this Act.

'Pensioner' means an invalid or old-age pensioner under this Act.

'Registrar' means a Registrar of Pensions under this Act.

'Relatives' means the husband, wife, or children of a claimant or pensioner, as the case may be.

'This Act' includes all regulations made thereunder.

NOTE.—Paragraph (1), (b) of the First Schedule to the *Seamen's Compensation Act, 1909, No. 29*, provides that for the purposes of the grant of an old-age pension compensation under that Act shall not be taken to be income.

PART II.—ADMINISTRATION.

Commissioner.

5. There shall be a Commissioner of Pensions, who shall, subject to the control of the Minister, have the general administration of this Act.

Assistant
Commissioner.

5A. (1) There may be an Assistant Commissioner of Pensions who shall have such powers as are delegated to him by the Commissioner or as are prescribed.

(2) The Commissioner may, by writing under his hand, delegate to the Assistant Commissioner all or any of his powers under this Act.

(3) Every delegation under this section shall be revocable at will, and no delegation shall prevent the exercise of any power by the Commissioner.

6. There shall be a Deputy Commissioner for each State, who shall, subject to the control of the Commissioner, have the powers conferred on him by this Act. Deputy Commissioner.

Provided that where the Commissioner places a district situated in any State, the Deputy Commissioner under whose control the district is placed shall exercise and perform in relation thereto all the powers functions and duties of a Deputy Commissioner.

7. The Commissioner and the Deputy Commissioners may, for the purposes of this Act— Powers of Commissioner and Deputy Commissioners.

- (a) summon witnesses;
- (b) receive evidence on oath; and
- (c) require the production of documents.

8. No person who has been summoned to appear as a witness before the Commissioner or a Deputy Commissioner shall, without lawful excuse, and after tender of reasonable expenses, fail to appear in obedience to the summons. Penalty for disobedience of summons.

Penalty: Twenty pounds.

9. No person who appears before the Commissioner or a Deputy Commissioner as a witness shall, without lawful excuse, refuse to be sworn, or to make an affirmation, or to produce documents, or to answer questions which he is lawfully required to answer. Penalty for refusing to give evidence.

Penalty: Fifty pounds.

10. (1) It shall be the duty of the Commissioner, as soon as may be after the commencement of this Act, to divide each State of the Commonwealth into districts for the purposes of this Act. Division of States into districts.

(2) The Commissioner may, by notice in the *Gazette*, alter the boundaries of any district.

(3) It shall not be necessary to define specifically the boundaries of any district, but a general indication of the locality intended to be included in a district shall be sufficient.

11. (1) The Governor-General may appoint such Registrars of pensions as he thinks necessary for the purposes of this Act. Registrars.

(2) Each Registrar shall have power to administer oaths and shall have such other powers and such duties and functions as are conferred or imposed upon him by this Act.

12. It shall be the duty of each Registrar— Duties of Registrars.

- (a) to receive pension claims;
- (b) to investigate pension claims as prescribed;
- (c) generally, to keep such books and registers, and do all such things, as are prescribed or as the Commissioner or the Deputy Commissioner directs.

13. The Commissioner the Assistant Commissioner and all Deputy Commissioners appointed under this Act shall, before entering upon their duties or exercising any powers under this Act, make before a Justice of the Peace or Commissioner for affidavits a declaration in accordance with the prescribed form. Declaration by officers.

13A. The Governor-General may appoint such Special Magistrates of the Commonwealth as he thinks necessary for the purposes of this Act. Special magistrates.

Delegation
by Minister.

14. (1) The Minister may, in relation to any particular matters or class of matters, or to any of his powers under this Act (except this power of delegation), so that the delegated powers may be exercised by the delegate with respect to the matters or class of matters or the State or part of the Commonwealth specified in the instrument of delegation.

(2) Every delegation under this section shall be revocable at will and no delegation shall prevent the exercise of any power by the Minister.

PART III.—OLD-AGE PENSIONS.

Who may receive
pensions.

15. (1) Subject to this Act every person who has attained the age of sixty-five years, or who, being permanently incapacitated for work, has attained the age of sixty years, shall, whilst in Australia, be qualified to receive an old-age pension.

(2) The Governor-General may by proclamation declare that the age at which women shall be qualified to receive an old-age pension shall be sixty years, and from and after such proclamation the last preceding sub-section shall as regards women, be read as if the word 'sixty' were substituted for the word 'sixty-five.'

(3) No old-age pension shall be granted to any person who is under the age of sixty-five years unless and until his claim is recommended in writing by a Deputy Commissioner.

Provided that this sub-section shall not, after proclamation under the last preceding sub-section, apply to women.

Persons
disqualified.

16. (1) The following persons shall not be qualified to receive old-age pensions, namely:—

(a) Aliens;

(b) Naturalized subjects of the King who have not been naturalized for the period of three years next preceding the date of their pension claims;

(c) Asiatics (except those born in Australia), or aboriginal natives of Australia, Africa, the islands of the Pacific, or New Zealand.

Provided that a person who is or becomes a naturalized subject of the King on or before the 30th day of June, 1910, shall not be disqualified from receiving an old-age pension by reason only of the fact that he has not been naturalized for the period of three years next preceding the date of his pension claim.

(2) No woman having married one of the persons disqualified by this section shall, in consequence only of such marriage, be or become disqualified to receive a pension.

Necessary
conditions.

17. No person shall receive an old-age pension unless—

(a) he is residing in Australia on the date when he makes his claim to the pension;

(b) he has on that date so resided continuously for at least twenty years;*

(c) he is of good character;

(d) if a husband, he has not for twelve months or upwards during five years immediately preceding that date, without just cause, deserted his wife, or without just cause failed

*NOTE—Subsection (2) of section 12 of Act No. 3, 1909, is as follows:—

to provide her with adequate means of maintenance, or neglected to maintain any of his children being under the age of fourteen years; or, if a wife, she has not for twelve months during five years immediately preceding such date, without just cause, deserted her husband, or deserted any of her children being under the age of 14 years;

- (e) the net capital value of his accumulated property, whether in or out of Australia, does not exceed three hundred and ten pounds (£310);
- (f) he has not directly or indirectly deprived himself of property or income in order to qualify for or obtain a pension; and
- (g) he has not at any time within six months been refused a pension certificate, except for the reason that he was disqualified, on account of his age or for reasons which are not in existence at the time of the further application.

(2) Where an old-age pension is granted upon a claim made, within 60 days after the passing of this Act, by any person who on the 1st day of July, 1909, has resided in Australia continuously for at least twenty but less than twenty-five years, the claim may be deemed, for the purpose of determining the date of the commencement of the pension, to have been made on the 1st day of July, 1909.

18. (1) Continuous residence in Australia shall not be deemed to have been interrupted by occasional absences not exceeding in the aggregate one-tenth of the total period of residence. Occasional short absences.

(1A.) Continuous residence in Australia shall not be deemed to have been interrupted by absence in a territory under the authority of the Commonwealth, or in any British possession which becomes a territory under the authority of the Commonwealth.

(2) A person, whether claimant or pensioner, shall not be deemed to be absent from Australia during any period of absence from Australia if he proves that during that period his home was in Australia, and if married that his wife and family, or his wife (if he has no family), or his family (if his wife is dead), resided in Australia and were maintained by him.

PART IV.—INVALID PENSIONS.

This part of the Act comprising 5 sections and 2 sub-sections (19-23) provides for Invalid pensions to every person above the age of 16 years who is permanently incapacitated for work by reason of an accident or by reason of his being an invalid, and who is not in receipt of an old-age pension. As in the case of Part III this part of the Act excludes Aliens and Asiatics (except those born in Australia). Sub-section (2) of section 16, Part III is also contained herein.

The provisions qualifying persons for an invalid pension are similar to those recited in section 17 and 18 of Part III for Old-age Pensions. But the Commissioner or the Deputy Commissioner must take additional precaution. He determines the amount of invalid pension the claimant is to receive only after due examination as to whether he has received or is receiving compensation from any employer, company or other person compellable under private contract to adequately maintain or compensate him on account of

accident or invalid state of health. The Commissioner or the Deputy Commissioner may also direct an examination of the claimant to be made by a duly qualified medical practitioner who shall certify and state the grounds upon which he has founded his opinion as to the permanent incapacity for work of the claimant. He must also ascertain whether or not his relatives can severally or collectively maintain him.

PART V, DIVISION I.—RATE OF PENSIONS.

(INVALID AND OLD-AGE PENSIONS.)

Limit of pension.

24. (1) The amount of a pension shall in each case be at such rate as, having regard to all the circumstances of the case, the Commissioner or Deputy Commissioner who determines the pension claim deems reasonable and sufficient, but shall not exceed the rate of £26 per annum in any event, nor shall it be at such a rate as will make the pensioner's income, together with pension, exceed £52 per annum.

(2) Where the pensioner has accumulated property, the amount of a pension shall be subject to the following deductions:—

(a) £1 for every complete £10 by which the net capital value of the property exceeds £50, except where the property includes a home in which the pensioner permanently resides, and which produces no income; and

(b) £1 for every complete £10 by which the net capital value of the property exceeds £100, where the property includes a home in which the pensioner permanently resides, and which produces no income.

Provided that, where both husband and wife are pensioners, except where they are living apart pursuant to any decree, judgment, order, or deed of separation, in making the deduction in the case of each of them—

Paragraph (a) shall be read with the substitution of £25 for £50,

Paragraph (b) shall be read with the substitution of £50 for £100.

Assessment of value of accumulated property.

25. The net capital value of accumulated property shall be assessed in the prescribed manner, and, unless otherwise prescribed, the following provisions shall apply:—

(a) All real and personal property owned by any person shall be deemed to be his accumulated property;

(b) From the capital value of such accumulated property there shall be deducted all charges or encumbrances lawfully and properly existing on the property, and the residue remaining shall be deemed to be the net capital value of all accumulated property;

(c) Where a valuation has been made for any local authority of any accumulated real property, that valuation, being the last valuation of the property, may for the purposes of this Act be taken to be the capital value of the property unless satisfactory evidence is adduced to the contrary;

(d) In the case of husband and wife, except where they are living apart pursuant to any decree, judgment, order, or deed of separation, the net capital value of the accumulated pro-

perty of each shall be deemed to be half the total net capital value of the accumulated property of both.

26. In the computation of income—

Rules for computing income.

(a) where any person receives board or lodging or board and lodging, the actual or estimated value or cost of such board or lodging or board and lodging, not exceeding 5s. per week, shall be included; and

(b) in the case of husband and wife, except where they are living apart pursuant to any decree, judgment, order, or deed of separation, the income of each shall be deemed to be half the total income of both.

PART V, DIVISION 2.—PENSION CLAIMS.

(INVALID AND OLD-AGE PENSIONS.)

27. (1) Every person claiming a pension shall, in the prescribed Pension manner, deliver or send a pension claim therefor to the Registrar claims. of the district in which he resides, or to a prescribed officer therein.

(2) Where the claim is sent to a prescribed officer, he shall forthwith transmit it to the Registrar of the district.

(3) The pension claim shall be in accordance with the prescribed form, and shall affirm all the qualifications and requirements and negative all the disqualifications under this Act, and shall set out the place of abode and length of residence therein of the claimant, and the place or places of abode of the claimant during the previous twelve months.

(4) Every claimant shall, by declaration to be indorsed thereon, declare that the contents of his pension claim are true and correct in every particular, and if in the declaration or claim he wilfully makes any statement which is untrue in any particular, he shall be guilty of an indictable offence.

Penalty: Five years imprisonment.

(5) The declaration may be made before any of the following persons:—A postmaster or postmistress, or person in charge of a post-office, a police, stipendiary or special magistrate of the Commonwealth or a State, a justice of the peace, a barrister or solicitor, a State school head-teacher, an officer of the Department of Trade and Customs, a member of the police force of the Commonwealth or of a State, a legally qualified medical practitioner, a notary public, a commissioner for affidavits, a registrar, or any prescribed officer or person.

(6) A pension claim may be withdrawn at any time by a notice of withdrawal, sent by the claimant to the Registrar to whom the claim was delivered or sent.

28. (1) Upon receipt of a pension claim the Registrar shall cause Investigation by to be made such investigations as appear to him desirable, or as are the Registrar. directed by the Deputy Commissioner, in order to ascertain the circumstances of the claimant and the truth of the statements in the claim.

(2) The Registrar may require any person, whom he believes to be in a position to do so, to furnish to him, for submission to the Magistrate, a confidential report as to the circumstances or the financial transactions of any claimant or pensioner or of any relatives

of a claimant or pensioner; and any person who, on being required to do so by the Registrar, fails to furnish a report within a reasonable time, or furnishes a report containing any statement which is untrue in any particular, shall be guilty of an offence.

Penalty: £100, or 6 months' imprisonment.

Reference to
a magistrate.

29. (1) Upon the completion of his investigations, the Registrar shall refer the claim, together with a full report of the result of the investigations which have been made, to a Magistrate.

(2) The Registrar shall notify the claimant of the time when and place where he is required to attend to support his pension claim.

Provided that, where the Magistrate is satisfied that by reason of physical disability or other sufficient cause the claimant is unable to attend, the Magistrate may dispense with his attendance.

Investigation by
magistrate.

30. (1) On the day so notified, or on any subsequent day, the Magistrate may proceed to investigate the pension claim, for the purpose of ascertaining whether the claimant is entitled to a pension, and, if so, at what rate.

(2) All investigations by the Magistrate shall be made in the locality wherein the claimant resides, or as near thereto as practicable, and shall be in open Court, if for any reason the Magistrate deems it advisable.

(3) In order to ascertain the circumstances of the claimant, evidence may be taken at the hearing from members of the police force of the Commonwealth or a State, officers and members of the governing bodies of any charitable institution or society, or any other persons whomsoever.

(4) In investigating the pension claim the Magistrate shall not be bound by any rules of evidence, but shall investigate the matter and make his recommendation according to equity, good conscience, and the substantial merits of the case, without regard to technicalities or legal forms.

Recommendation
by magistrate.

31. (1) Subject to the following provisions of this section, the Magistrate may, as he deems equitable—

(a) recommend the pension claim as made, or as modified by the result of his investigations, or

(b) postpone the claim for further evidence, or

(c) recommend the rejection of the claim;

but no pension claim shall be recommended unless the Magistrate is satisfied that the claim is established and the claimant is deserving of a pension, and unless the evidence (if any) of the claimant is corroborated on all material points by documentary information or oral evidence:

Provided, however, that in respect of the age of the claimant, the Magistrate, if otherwise satisfied, may dispense with corroborative evidence.

(2) If it appears to the Magistrate that the claimant, although otherwise qualified for, is unfit to be intrusted with, a pension, he may recommend that the claimant, instead of being granted a pension, be sent to a benevolent asylum or charitable institution; and the Registrar shall at once notify the Deputy Commissioner, who may thereupon cause steps to be taken for the admission of the claimant into a benevolent asylum or any prescribed public or private charitable institution.

(3) If the Magistrate is of opinion that, although the claim is not completely established, further evidence may be adduced in support thereof, or it may be mended by lapse of time, the Magistrate shall, if the claimant so desires, postpone the investigation, and in such case all matters as to which the Magistrate is satisfied shall be recorded as proved: Provided that further evidence may be adduced in respect of any matters recorded as proved.

(4) If the Magistrate is of opinion that the pension claim is not established, and cannot be mended by further evidence, or by postponement of the investigation for a reasonable time, the Magistrate shall recommend the rejection of the claim, and when so doing shall specify in writing all the material points which he finds to be respectively proved, disproved, and unproved or insufficiently proved.

32. (1) In respect of matters found by the Magistrate to be dis-
 proved, the claimant may in the time and in the manner prescribed
 appeal to the Minister, who may cause an investigation thereof to
 be made by the Commissioner or a Deputy Commissioner, whose
 decision shall be final and conclusive and without appeal. Appeal or
fresh evidence.

(2) In respect of matters found by the Magistrate to be simply unproved or insufficiently proved, the claimant may at any time thereafter, first giving the Registrar three days' notice, adduce before the Magistrate fresh evidence, and in such case all material points previously found by the Magistrate shall dispose of all other points as in the case of a new claim.

33. (1) The recommendation of the Magistrate as to the pension
 claim shall be indorsed on the claim, which shall thereupon be
 returned to the Registrar. Determination
of claim.

(2) The Registrar shall forthwith transmit the claim as indorsed, together with the prescribed particulars for identification of the claimant, and such other particulars as are prescribed, to the Deputy Commissioner, who shall, except in such cases or classes of cases as are prescribed, and in which the claim shall be referred for the determination of the Commissioner, determine the application.

(3) The determination of the Commissioner or the Deputy Commissioner shall, if in favour of the claim, set out the rate of the pension and the date of its commencement (which must not be prior to the date of the claim), and a pension certificate in the prescribed form shall thereupon be issued to the claimant.

(4) If the determination of the Commissioner or Deputy Commissioner is adverse to the claim, the claimant shall be notified accordingly.

(5) The Registrar shall in the prescribed manner report to the Deputy Commissioner upon every pension claim whose rejection is recommended by the Magistrate.

34. At the request of the Commissioner or a Deputy Commissioner
 a Magistrate may rehear a pension claim previously admitted or
 rejected, and the Commissioner or a Deputy Commissioner may, if
 he thinks fit, amend any certificate so as to accord with the recom-
 mendation made by the Magistrate after the rehearing. Upon the
 rehearing the Magistrate shall have the same powers as upon the
 original hearing. Rehearing of
pension claim.

35. Any person who at the commencement of this Act is holder
 of a valid certificate entitling him to an invalid or old-age pension Persons
entitled to
state pensions.

under a State Act may, instead of sending in a pension claim, deliver up his State certificate to the Deputy Commissioner, and the Deputy Commissioner may, subject to the Regulations, if he is satisfied that the person is entitled to a pension under this Act, issue a pension certificate to him.

Duplicate
pension
certificate.

36. On application, a Deputy Commissioner may direct the issue of a duplicate pension certificate in any case where satisfactory proof is given of the loss or destruction of the original.

Cancellation, &c.,
of pension.

37. (1) The Minister or the Commissioner or a Deputy Commissioner may at any time cancel, suspend, or reduce any pension if he considers it expedient so to do, but any decision of a Deputy Commissioner under this section shall be subject to an appeal, in the time and in the manner prescribed, to the Minister, whose decision shall be final and conclusive.

(2) Where any decision cancelling, suspending, or reducing a pension has been given under this section, the Deputy Commissioner shall indorse the pension certificate accordingly.

Pensioner
to file
statement
of income
when
required.

38. (1) Whenever required by the Commissioner or the Deputy Commissioner, each pensioner shall send to the Deputy Commissioner a statement in the prescribed form relating to his income and accumulated property.

(2) If upon investigation the Commissioner or the Deputy Commissioner is satisfied that the pension should be discontinued, or that the rate of the pension is greater or less than it should be, he may discontinue the pension or reduce or increase the rate of pension accordingly.

Powers of
magistrates.

38A. (1) Every Magistrate may, for the purposes of any investigation or inquiry under this Act—

- (a) summon witnesses;
- (b) receive evidence on oath; and
- (c) require the production of documents.

(2) No person who has been summoned to appear as a witness before a Magistrate shall, without lawful excuse, and after tender of reasonable expenses, fail to appear in answer to the summons.

Penalty: £20.

(3) No person who appears before a Magistrate as a witness shall, without lawful excuse, refuse to be sworn, or to make an affirmation, or to produce documents, or to answer questions which he is lawfully required to answer.

Penalty: £50.

PART V, DIVISION 3.—PAYMENT OF PENSIONS.

(INVALID AND OLD-AGE PENSIONS.)

Payment
of pension
instalments.

39. (1) Pensions shall be paid in fortnightly instalments.

(2) In order to ascertain the amount of an instalment of a pension covering a period of a fortnight the annual pension shall be divided by 26.

(3) The instalment of a pension covering a period of less than a fortnight shall be in proportion to the number of days of a fortnight.

(4) Instalments of pensions shall be payable at an office named in the pension certificate or at any place directed by the Deputy Commissioner.

(5) The office or place of payment may be changed in the manner prescribed.

40. (1) Subject to this Act, each instalment shall be applied for and payable at any time within 21 days after its due date on the personal application of the pensioner, and the production of his pension certificate to the officer in charge at the office named therein. Instalment to be applied for within 21 days.

(2) In default of strict compliance by the pensioner with the provisions of the last preceding sub-section, the instalment shall be deemed to be forfeited unless the forfeiture is waived as provided in the next following sub-section.

(3) A Deputy Commissioner or a Registrar may waive any such forfeiture in any case where after investigation he is satisfied—

(a) that, if the forfeiture was occasioned by default of personal application for payment, or of application within the prescribed time, the default was due to the pensioner's illness or debility or temporary absence from the locality in which the pension is payable, or other sufficient cause; or

(b) that, if the forfeiture was occasioned by default in producing the pension certificate, the default was due to its being lost or destroyed.

(4) Except in special cases of the pensioner's illness or debility, it shall not be lawful for the Deputy Commissioner or a Registrar to waive the forfeiture of an instalment twice consecutively to the same pensioner; and in no case shall forfeiture be waived unless waiver is applied for within the prescribed time.

41. Subject to this Act, a pension shall be absolutely inalienable whether by way or in consequence of sale, assignment, charge, execution, insolvency, or otherwise howsoever. Pension absolutely inalienable.

42. (1) Every pension shall be deemed to be granted and shall be held subject to all the provisions of this Act, and to the provisions of any other Act amending or repealing or in substitution for this Act which may at any time be passed, and no pensioner shall have any claim for compensation or otherwise by reason of his pension being affected by the operation of this Act or any such other Act. Pensions granted subject to any future Act.

(2) A notification of the last preceding sub-section shall be printed on every pension certificate.

43. (1) Whenever the Deputy Commissioner is satisfied that, having regard to the age, infirmity, or improvidence of a pensioner, or any other special circumstances, it is expedient that payment of any instalments of the pension be made to any other person, a warrant to that effect shall be issued by the Deputy Commissioner, and transmitted to the person authorized therein to receive payment. Payment to other person of pension.

(2) Subject to the Regulations, and to the directions and limitations, if any, contained in the warrant, the person named therein shall be entitled on its production to receive payment of the pension.

(3) A warrant issued by the Deputy Commissioner under this section may at any time be revoked by the Deputy Commissioner upon notice to the person to whom it was issued, and to the officer in charge of the office at which the pension is payable.

44. Where, in the opinion of a Registrar—

(a) a pensioner misspends any part of his pension, or misspends, wastes, or lessens any part of his estate or of his Payment of a pension where pensioner unfit, &c.

income or earnings, or injures his health, or endangers or interrupts the peace and happiness of his family, or

(b) a claimant or a pensioner is unfit to be intrusted with a pension,

the Deputy Commissioner may, on the report of the Registrar, make an order directing that until further order the instalments shall be paid to any benevolent or charitable society, minister of religion, justice of the peace, or other person named by the Deputy Commissioner for the benefit of the pensioner, or suspending the pension certificate pending the decision of the Minister thereon, or directing the forfeiture of so many of the instalments as the Deputy Commissioner thinks fit.

Suspension of pension while pensioner in asylum, &c.

45. If a pensioner becomes an inmate of an asylum for the insane or a hospital, his pension shall, without further or other authority than this Act, be deemed to be suspended, but when the pensioner is discharged from any such asylum or hospital, payment of his pension shall be resumed, and he shall be entitled to payment, in respect of the period during which his pension was so suspended, of a sum representing not more than four weeks' instalments of the pension, if the suspension so long continued.

Departure of pensioner from Australia or detention in prison.

46. (1) If a pensioner departs from Australia, and it is proved to the satisfaction of the Registrar of the district in which he resided immediately prior to his departure, after notice given to the pensioner in the prescribed manner and form, that the pensioner does not intend to return to Australia, the Registrar shall notify the Deputy Commissioner accordingly, and upon such notification being received by the Deputy Commissioner the pension shall, without further or other authority than this Act, be deemed to be forfeited.

(2) Any pensioner, whose pension has been forfeited under the preceding sub-section, may make application in the prescribed form for waiver of the forfeiture, and the Registrar, upon being satisfied that the pensioner has either returned to Australia, or is absent therefrom only temporarily, may notify the Deputy Commissioner to that effect, and thereupon the pension shall become payable to the pensioner as if it had never been forfeited.

(3) For any period during which a pensioner is in prison, his pension shall, without further or other authority than this Act, be deemed to be forfeited, without prejudice, however, to any application for restoration of the pension to the pensioner upon his discharge from prison.

Benevolent asylum inmates.

47. If a successful claimant of a pension is an inmate of a benevolent asylum or other charitable institution, the pension shall become payable as from a date not more than 28 days prior to the pensioner being discharged from or leaving the asylum or institution, but no payment on account of pension shall be made to him so long as he is an inmate of the asylum or institution.

Procedure as to payment of instalments of pensions.

48. The following provisions shall apply to the payment of instalments of pensions:—

(a) The officer in charge of an office at which a pension is payable may, if he thinks fit, require the applicant for payment to prove his identity, but subject to the Regulations, he may

- accept the production of the pension certificate as sufficient evidence that the person producing it is the person entitled to payment;
- (b) When making the payment, the officer shall record on the pension certificate the date and fact of the payment, and shall also require the person receiving the payment to give a receipt therefor in the prescribed form; and
- (c) A receipt so given shall be sufficient evidence that the payment to which it purports to relate has been duly made, and no claim against the Commonwealth or the officer shall thereafter arise or be made in any Court or proceeding whatsoever, by the pensioner or any person whomsoever, in respect thereof.

PART VI.—OFFENCES.

49. No person shall—

- (a) by means of any wilfully false statement or representation, obtain a pension certificate or pension or affect the rate of any pension for which he is a claimant; or
- (b) by any unlawful means obtain payment of any forfeited or suspended instalment of pension; or
- (c) by means of personation or any fraudulent device whatsoever obtain payment of any instalment of pension; or
- (d) by any wilfully false statement or representation aid or abet any person in obtaining or claiming a pension certificate or pension, or instalment of a pension; or
- (e) wilfully lend his pension certificate to any other person.

Imprisonment for certain breaches of Act.

Penalty: 6 months' imprisonment.

50. In the case of a conviction under the last preceding section, the Court, in addition to imposing the punishment thereby prescribed, may also, according to the circumstances of the case, by order—

Additional power of Court when convicting.

- (a) cancel any pension certificate which is proved to have been wrongfully obtained; or
- (b) impose a penalty not exceeding twice the amount of any instalment the payment of which has been wrongfully obtained, and, if the defendant is a pensioner, direct the forfeiture of future instalment of his pension equal in amount to the penalty and in satisfaction thereof.

51. (1) When a pensioner is in any Court convicted of drunkenness, or of any offence punishable by imprisonment for not less than one month, then, in addition to any other punishment imposed, the Deputy Commissioner may, by order, forfeit any one or more of the instalments falling due after the date of the conviction.

Forfeiture of instalments or cancellation of pension certificate for certain offences.

(2) Where a pensioner is twice within twelve months convicted of any offence punishable by imprisonment for not less than one month, or where any pensioner is convicted of any offence punishable by imprisonment for twelve months or upwards, then, in lieu of forfeiting any instalment of the pension, the Deputy Commissioner shall, by order, cancel the pension certificate.

(3) In any case where any pension certificate is cancelled by the Deputy Commissioner, the pension shall be deemed to be absolutely

forfeited, and the certificate shall be delivered up to the Registrar, and forwarded by him to the Deputy Commissioner.

Power to cancel pension for drunken habits.

52. (1) Notwithstanding that a pensioner has not been convicted of drunkenness, a Registrar may, and, if so requested by the Deputy Commissioner, shall, at any time summon any pensioner to appear before a Magistrate to show cause why his pension should not be cancelled, reduced, or suspended for a time on account of his drunken intemperate or disreputable habits; and at the time and place mentioned in the summons the Magistrate may, if he thinks fit, recommend to the Deputy Commissioner the cancellation, reduction, or suspension of the pension.

(2) The Deputy Commissioner shall, if he thinks fit, cancel, reduce, or suspend the pension accordingly.

PART VII.—MISCELLANEOUS.

Payment of pensions out of moneys appropriated.

53. The Minister shall, out of moneys to be from time to time appropriated by Parliament for the purpose, pay all such moneys as are necessary for the payment of pensions under this Act; and payments shall be made in the prescribed manner.

Annual statement to be laid before parliament.

54. The Minister shall, within 60 days after the close of each financial year, prepare and lay before Parliament, if in session, and if not, then within 40 days after the commencement of the next session, a statement showing for such year—

- (a) the total amount paid under this Act in respect of pensions;
- (b) the total number of pensions; and
- (c) such other particulars as are prescribed.

Regulations.

55. The Governor-General may make Regulations, not inconsistent with this Act, prescribing all matters which by this Act are required or permitted to be prescribed, or which are necessary or convenient to be prescribed for giving effect to this Act, and in particular in regard to all or any of the following matters:—

- (a) The powers and duties of the Commissioner and officers;
- (b) The forms of pension claims, and of applications or declarations relating thereto, and the times within which they are to be made or given;
- (c) The registering and numbering of pension claims and particulars in regard thereto;
- (d) The forms of pension certificates;
- (e) The mode of valuing properties;
- (f) Proceedings before Magistrates or Registrars;
- (g) The forms of receipt to be given for any pension; and
- (h) The delivery up and recovery of pension certificates cancelled or suspended or lapsed on death or for any other reason.

Evidence.

56. (1) All courts, judges, and magistrates acting judicially shall take judicial notice of the signature of the Minister or Commissioner or any Deputy Commissioner or Registrar, or of any person acting in any of such offices, to every document required to be signed for the purposes of this Act or any amending Act; and such documents purporting to be so signed shall be received by such court, judges, and magistrates as *prima facie* evidence of the facts and statements therein contained.

(2) A statement in writing purporting to be signed by the Commissioner that any person is a pensioner in receipt of a pension of a certain rate be *prima facie* evidence that the person is a pensioner in receipt of a pension and of the rate thereof.

PROVISIONS FOR ALLOWANCES TO BLIND PERSONS,
NOT CONTEMPLATED BY THE ACTS OF 1908-9,
(AUSTRALIA).

PENSIONS OFFICE, Department of the Treasury,
MELBOURNE, April, 27, 1911.

Memorandum to the Magistrate:—

1. The treasurer has decided to pay allowances to blind persons who are not qualified to receive Invalid or Old-age Pensions.

2. At an early date, Parliament will be asked to amend the Invalid and Old-age Pensions Act, 1908-1909, to enable the allowances to be paid out of the moneys provided for Invalid and Old-age Pensions, but until that date the allowances will be paid out of other moneys at the Treasurer's disposal.

3. The allowances will in every respect be subject to the same provisions as invalid pensions, except that it will be assumed the following amendments have been made in the Invalid and Old-age Pensions Act, 1908-1909:—

(1) New Section—

'20A. Subject to this Act, every permanently blind person above the age of 16 years who is not qualified under section 20 of this Act to receive an invalid pension and who is not receiving an old-age pension, shall, whilst in Australia be qualified to receive an invalid pension.'

(2) Section 22 sub-section C repealed, and the following new sub-section substituted:—

'(c) he has, whilst in Australia, become permanently incapacitated or blind.'

(3) New sub-section—

'26. In the computation of income—

'(c) Every blind male person under the age of 65 years, and every blind female person under the age of 60 years shall be deemed to be earning wages equal to the amount which such person can earn by reasonable effort.'

4. Applicants for the allowances will be required to lodge claims, prepared on the Regulation Form 2A, for invalid pensions. If the case so requires, an applicant may alter in manuscript the second paragraph, which affirms that the claimant has all the qualifications and requirements and has not any of the disqualifications under the Act.

5. The Treasurer asks for the kind assistance of Magistrates in making the necessary inquiries. Though a Magistrate will fulfil his legal functions if he recommend the rejection of a claim immediately upon discovering that the applicant is not permanently incapacitated for work, the Treasurer hopes the Magistrate will complete the investigation as though the amendments referred to had been passed, and will make a recommendation with such reservations as he may think fit.

6. It is not intended at present to alter the instructions issued to Registrars by the Commissioner of Pensions on 11th January, 1911. In those instructions it is shown that certain blind persons, by reason of the fact that they are not permanently incapacitated for work, are not entitled to pensions. Nevertheless some of them will be granted the allowances from funds at the Treasurer's disposal.

(Sgd.) JAS. R. COLLINS,
Acting Commissioner of Pensions.

REGULATIONS.

Copies of Regulations regarding the administration of the foregoing Old-age Pensions Acts of Great Britain, New Zealand, and Australia are attached in pamphlet form to each of said Acts, but owing to their length have not been printed herewith. Other data relative to said Acts have been received from the Local Government Board at London, and the Pensions Departments at Wellington and Melbourne which are on file in the office of the Clerk of the Committee.

PENSION LEGISLATION BY THE UNITED STATES GOVERNMENT.

National pension legislation in the United States is confined to provision for military pensions, and retirement pensions for judges. During recent years a movement in favour of the establishment of systems of pensions for the Civil Service and Old Age has gathered headway, but beyond the discussion of Bills sent to Committee and ordered printed, no legislation in this respect seems to have been enacted.

Military Pensions.—The first pension measure for soldiers of the Civil war was passed July 14, 1862, in behalf of disabled soldiers, widows, orphan children and dependent mothers of deceased soldiers, the amounts varying from \$8 to \$30 per month. The Act of 1890 further extended the system to all who had served 90 days in the civil war and were incapacitated for performing manual labour. The number of pensioners on the roll of 1908 was 951,687 and the total amount paid in pensions was \$153,093,086.27.

The national government also passed a Retirement Act in 1861 for officers and enlisted men in the regular army. Later a similar Act was passed for the navy. On having attained the age of 62 or 64 years after 30 or 40 years service a retirement pension amounting to three-quarters pay received at the time of retirement is granted.

Judges pensions.—Any judge of any court of the United States who resigns his office, after having held his commission at least 10 years, and after having attained the age of 75 years, is paid during the remainder of his life the amount of salary that he was receiving at the time of his resignation.

Civil pensions.—Civil pension legislation has been urged in the interest of efficiency and economy. President Taft recommended such legislation in his message of December 1909, and, on the 20th April, 1910, a Bill providing for the retirement of the employees of the classified service was reported by the Committee on Reform

in the Civil Service, and committed to a Committee of the Whole House. In effect the plan of this measure is a compulsory savings account for each employee. Its theoretical basis is that three-fourths pay is reasonable annuity for one who had devoted his whole life in the service, about fifty years. The amount of annuity arrived at according to this Bill would be $1\frac{1}{2}$ per cent of the total salary drawn by the civil servant from the Government.

OLD AGE PENSION LEGISLATION.

(*The Wilson Bill, 1909.*)

On the 14th December, 1909, Hon .W. B. Wilson, of Pennsylvania, introduced in the House of Representatives at Washington, Bill No. 14494, which had for object the organizing of an Army Corps to be known as the Old Age Home Guard of the United States Army. The Bill was referred to the Committee on Military Affairs and ordered to be printed. Its main provisions were as follows:—

- (a) The Old Age Home Guard of the United States shall be composed of persons not less than 65 years of age.
- (b) Residence, 25 consecutive years; citizenship, 15 years next preceding the date of application.
- (c) Possession of property not more than \$1,500 in value, free of all incumbrances, or an income of not more than \$240 per annum.
- (d) The pay of a private in the Old Age Home Guard to be \$120 per annum, payable in quarterly instalments; \$10 per annum to be deducted for every \$100 worth of property in excess of \$300, and for every \$10 per annum income in excess of \$120 possessed by such private.

In support to his Bill Congressman Wilson submitted a brief to the Executive Council of the American Federation of Labour for consideration and criticism, the concluding paragraph of which reads as follows:—

From every point of view the method herewith proposed seems to be the most feasible. It places the pensioner in the direct employment of the government; it enlists him in the army of the United States under the direction of the President, who is the Commander-in-Chief; it enumerates the duties to be performed, limits the punishment for failure to perform them, and stipulates the compensation to be received for the service required.

INQUIRIES AND REPLIES.

In reply to two inquiries made at Washington recently in reference to the progress which the United States Government was thought to have accomplished since the consideration of the Wilson Bill in 1909 the following communications were received:—

DEPARTMENT OF THE INTERIOR, BUREAU OF PENSIONS,
WASHINGTON, October 19, 1912.

Mr. V. CLOUTIER,
Clerk of Committee on Old-Age Pensions,
House of Commons, Canada.

DEAR SIR,—I am in receipt of your communication of the 14th instant, in which you ask for information as to the progress which

this Government may have accomplished recently in reference to establishing a State-aid pension system. In reply I have the honour to advise you that this Bureau has no information on the subject of your inquiry except that on the 28th day of March, 1912, Hon. Adolph J. Sabath, of Chicago, Ill., introduced in the House of Representatives, House Joint Resolution No. 283, for the appointment of a Committee to investigate the various systems of old-age pensions and annuities, which was referred to the Committee on Rules, of which Committee Hon. Robert L. Henry, of Waco, Texas, is Chairman.

Yours respectfully,

(Sgd.) J. C. DAVENPORT,
Commissioner.

(210)

HOUSE OF REPRESENTATIVES, U.S. COMMITTEE ON RULES.

WASHINGTON, D.C., October 25, 1912.

DEAR SIR,—Permit me to acknowledge receipt of your letter of October 23, with reference to the action of this Committee on the Resolution introduced in the House of Representatives by the Hon. Adolph J. Sabath to investigate the question of old age pensions. In reply, allow me to state that no action of any kind has been taken by the Committee in regard to this resolution, and hence there is nothing that I can forward to you in the way of reports, &c.

Very truly,

(Sgd.) W. E. CLARK,
Clerk.

(211)

PENSION SYSTEMS OF AMERICAN RAILWAY COMPANIES AND INDUSTRIAL CORPORATIONS.

The information obtained by the Massachusetts Commission on Old Age Pensions in 1909 and 1910, as stated in their Report (House No. 1400) shows that 28 railway companies and 22 industrial, commercial or banking establishments have retirement pensions for their employees independent of State aid. The motives inducing large corporate employers to provide retirement pensions are partly economic and partly humanitarian or philanthropic. The usual age of compulsory retirement is 70 years, and of voluntary retirement, 60 years. The prescribed term of service varies from 10 to 30 years.

Amount of pension granted.—The amount of the pension is determined in various ways. The usual arrangement is an allowance for each year of service equal to 1 per cent of the average wages earned during the last 10 years. For example, an employee who has served 40 years at an average of \$50 a month during the last 10 years would receive a monthly pension amounting to 40 times 1 per cent of that sum, or \$20.

Provision of pension funds.—The expenses of the pension system are in a great majority of cases borne entirely by employers. Some companies, however, require contributory payment by the employee. One system requires 3 per cent of his wages; another, 2; and the payment in each case of an equal amount by the company.

Other details.—The pension system is administered by boards composed of employers and employees, appointed usually by the directors. Only actual service is reckoned. Employees in receipt of pensions are usually permitted to engage in outside employment without forfeiting their pension privileges.

The Baltimore and Ohio pension system was established in 1884. Their total number of pensions from 1884 to 1908 was 1,134, and the total amount paid for the same period of time was \$1,120,381.59.

The pension plan of the International Harvester Company was organized September 1, 1908, by a committee of the Company after a thorough study of the leading pension schemes in existence. All their male employees on having reached the age of 65 years, and who have been 20 or more years in the service, may, at their own request, or at the discretion of the pension board, be retired from active service and become eligible to a pension. All male employees who have been 20 or more years in the service shall be retired at the age of 70 years. The same rules govern for female employees who have attained the age of 50 and 60 years respectively as in the case of male employees for 65 and 70 years.

The latest railroad pension plan is that of the New York Central Lines, which was adopted November 10, 1909, to go into effect January 1, 1910. *See* Massachusetts House, No. 1400, (1910) pp. 125-155.

NOTE.—For State pension legislation respecting firemen, policemen, employees of water department, public libraries, &c., *see* Massachusetts House, No. 1400, (1910), pp. 128-135; for Teachers pensions, *see* pp. 396-401.

GOVERNMENT REPORT ON SICKNESS AND ACCIDENT INSURANCE OPERATIONS IN CANADA, 1911.

In the report of the superintendent of insurance of Canada, for the year ended December 31, 1911, Vol. I, it will be noticed that 11 Canadian, 6 British, and 4 American companies operate systems of insurance for sickness, in Canada. Regarding insurance for accident—Employers' Liability and Personal Accident—10 Canadian, 6 British, and 5 American companies transact business; in addition to these, 5 fraternal societies licensed by the Insurance Department of Canada, pay sick benefits.

It is evident on reading the British Act of 1908, the German Act of 1889 respecting old-age pensions, and our own Canadian Acts—Judges, Militia, and Mounted Police—as set forth in Revised Statutes of 1906—that the inquiry of the Committee on Old-age Pensions will cover some of the more important features of insurance relating to sickness, accident or disablement, in Canada.

At pages 85, 86, herein, under the provisions set forth in section 3 of the British Act of 1908, *re* disqualification for old-age pension, paragraph (b) of subsection (1) reads: 'Provided that a person shall not be disqualified under this paragraph if he has continuously for ten years up to attaining the age of sixty, by means of payments to friendly, provident, or other societies or trade unions, or other approved steps, made such provision against old age, sickness, infirmity or want or loss of employment as may be recognized as proper provision for the purpose by regulations under this Act, and any such provision, when made by the husband in the case of a married couple living together, shall as respects any right of the wife to a pension, be treated as provision made by the wife as well as by the husband.'

At page 72 herein, *re* Germany, Insurance Act against old age and invalidity, 1889, it will be observed that said Act incorporated the Acts of 1883 and 1884 involving certain provisions as to aid to be granted to persons who are insured under those regulations with regard to sickness and disablement.

Provident provisions respecting invalidity are also set forth in the Australian Act of 1908-9. In view of these observations the analogical conclusion follows, namely, that in recommending a system of old-age pensions for Canada account will have to be taken regarding the operations of the various companies and fraternal societies in the several details that are set forth in the report of the superintendent of insurance, Sessional Papers No. 8 of 1911, Volume I, at pages xxviii, xxix, clxi, clxii, and clxiii.

Under the Personal Accident clause of Insurance operations for the year ended December 31, 1911, the total premiums were \$1,850,868, insuring an amount of \$321,367,424. The claims paid amounted to the sum of \$644,658, and there were outstanding at the close of the year unsettled claims amounting to \$151,286. The number of policies, new and renewed, were 130,162, and the number of policies in force in Canada at date above-mentioned was 103,030.

Under the Employers' Liability clause of accident insurance it is found that for the same period 8,565 policies, new and renewed, were written; premiums paid amounted to \$2,099,639. The number of policies in force under this clause was 7,751; amount of claims paid, \$926,041.

Under the heading of sickness insurance in Canada for the year 1911, we find that 55,773 policies, new and renewed, were written; amount of premiums, \$880,780. The number of policies in force in Canada at date, was 87,120; amount of claims paid, \$623,670.

Other features of operations also appear in the report; the foregoing may serve to show the extent of sickness and accident insurance operations in Canada when this phase of the inquiry is reached by the committee.

INDEX TO PRELIMINARY REPORT

ON

OLD AGE PENSION SYSTEM FOR CANADA

- Accident and Sickness:** Government report *re* insurance operations in Canada, 138. Summary of operations by Canadian, British, and United States companies in 1911, 138.
- Acts:** *Re* Old Age Pensions. *See* Australia, New Zealand, United Kingdom.
- Acts.** *Re* Pensions, Superannuation, and Retiring Allowances in Canada.—Pension Fund Societies, 46. Civil Service, 48-50. Judges, 50. Militia and Mounted Police, 51. Military Asylum and Pilots, 52. War of 1837-38, 52. Appropriation for Services in Rebellion of 1885, 52.
See also Annuities, Legislation.
- Alberta:** Various opinions expressed by Labour, City Councils, &c., *re* pension systems and certain condition, existing, 27. Communications *re* poor relief, 38. Printed papers, received from, 59.
- Almshouses:** System of aid for the poor in New Brunswick, 30. Synopses of communications received from, 30. Legislation authorizing establishment of, 30. Note, *re* certain communications in reference to, 30.
- Annuities:** Canadian Government Act of 1908, 7-9. Preamble, and provisions of the, 8. Age, at which annuities are available, 8. Amounts for which Deferred and Immediate annuities are sold, 8-10. Administration of, 8-9. Operations of, reported to parliament, 9. Business done in 1911, 9. Fund account, 9. Compared with Massachusetts State Insurance system, 10.
- Asquith, Rt. Hon. H. H.:** Budget provision for operation of Act of 1908, . Refers to work of Commissions and Committees *re* pension system for United Kingdom, 78. Compulsory and non-contributory systems compared, 79. Proposed system of the Government, 79. Status of would-be pensioner *re* character, means, age, &c., 80. Estimated number of old-age pensioners under proposed Act, 80, 81.
- Associations, Charitable:** St. Vincent de Paul's of Quebec, 37. Christian Women's Union of Manitoba, 39.
- Asylums and Poor Farms:** System of aid for the poor in Nova Scotia, 31-32. Synopses of communications received from, 31-32. Legislation authorizing detention of the poor in, 32. Note, *re* certain communications in reference to, 32.
- Australia:** *Pensions system.*—Age, Qualifications; Rate of pension; Income and property restrictions, 64. Statement of operations; Administration; Population and percentage of pensioners, 65. Printed papers, received from, 60.
- Australia:** Summary of legislation by Rt. Hon. A. Fisher; A uniform pension law; Invalid provisions *re* blind persons, 82. Administration; Duties of magistrates, and deputy commissioners, 83. Invalid and Old Age Pensions Act, 1908-9, 119.

- Austria: Law of 1906.**—Contributory insurance against old age and invalidity, 67. Scope of, *re* applicability, contributions, &c., 68.
- Bank Act:** Statutory provisions *re* pension fund societies, 46.
- Banks:** Various systems of pensions, provided for by legislation; Number of pensioners, 41. Operations of system, 41.
- Belgium: Law of 1900.**—Summary of assisted insurance against old age, 68-70.
- Blue, A.:** Communication from, *re* population by ages, 55.
- Bradbury, M.P., G. H.:** Examines, witness Joy for evidence *re* social conditions of workmen at Halifax, 12, 14, 15; witness Kelso, 16, 17, 18; witness Keane, 21, 22. Moves resolution in Committee on Old Age Pensions *re* further information, 22.
- British Columbia:** Various opinions expressed by Salvation Army, mine workers, &c., *re* pension system, 27, 28. Communication *re* provisions for rescue and for provincial home, 38. Act governing the admission of certain poor into provincial home, certain expenditures for charities, &c., 38. Printed papers, received from, 59.
- Buchanan, M.P., W. A.:** Examines witness Kelso *re* sentiment in favour of old age pensions, &c., 16.
- Burnham, M.P., J. H.:** Moves for the appointment of a Select Committee *re* inquiry into an old age pension system for Canada (1912), 10. Discusses merits of resolution, 10. Elected chairman of committee, 11. Reads synopses of communications received, 11. Examines witnesses, 11-22. Reports proceedings and recommendation of committee to the House, 22.
- Carroll, M.P., W. F.:** Examines, witness Joy for evidence *re* social conditions of workmen, &c., 12, 13, 14, 15; witness McConachie, 20; witness Keane, 22.
- Chamberlain, Rt. Hon. J. A.:** Discusses contributory and non-contributory systems of old age pensions, 81. How to guard against abuses in State-aided pensions, 81.
- Cities:** Specified Acts governing operation of pension funds: In Canadian cities, 42, 43, 44, 52; in European cities, 77; in Boston and New York, 77.
- Civic Departments:** Synopses of communications received from Mayors, Police, Firemen, &c., *re* officials and employees, 42, 43.
- Civil Service:** Acts governing superannuation and allowances; Age; Length of service; Rate of deduction from salaries; Scale of allowances; Remarks, 49-50.
- Clergy, the:** Communications received from, *re* aid to deserving aged poor, and views expressed as to pension systems, 29.
- Commissions and Committees, British:** Six select committees or Royal commissions appointed, 1885-1903, 61-62. Terms of reference; Summary of reports of, 61-63.
- Committees:** Select Special, Canada: Appointed in 1908, 7; appointed in 1912, 10. Meetings of, in 1908, 7; in 1912, 11. Reports of, in 1908, 7; in 1912, 22. Evidence taken by, in 1912, 11-12. Evidence appended to report, presented to the House, 22.
- Communications:** Classification of, 23. Received from: New Brunswick, 24, 30. Nova Scotia, 24-25, 31-32. Ontario, 25-26, 33-35. Quebec, 27, 36-37. Quebec, not classified, 23, 57, 58. Prince Edward Island, 36, 44. Alberta, 27, 38. British Columbia, 27-28, 38. Manitoba, 28, 39. Saskatchewan, 28-29, 40.
- Communications, British, other than Canadian:** Received from Rt. Hon. D. Lloyd George, 11. Local Government Board, Edinburgh, 81. Rt. Hon. A. Fisher, 82. *See* also Printed Papers.

- Communications, Foreign:** Received from Washington, 135, 136.
- Communications:** Received too late for classification: No. 199, Providence, Maisonneuve, Montreal, 23. No. 193, Ladies' Protestant Home, Quebec, 57. No. 194, Hospice du Sacré-Cœur, Sherbrooke, 57. No. 195, Hospice Ste. Elizabeth, Farnham, 58. No. 196, Ladies' Benevolent Institution, Montreal, 58.
- Communications, not printed:** *Re* expressions of opinions, 29. (*See Note.*)
- Denmark:** *Law of 1891.*—Summary of legislation *re* old age relief, &c., 70, 71.
- Eligible Pensioners in Canada:** Number of, based on certain estimates, 59.
- European Cities:** Pension systems operated for benefit of civic officials and employees in Antwerp, Berlin, Birmingham, Copenhagen, London, Marseilles, &c., 77. Age, length of service governing rate of pension, 77. Systems of creating pension funds, 77.
- Evidence:** Taken by the Committee of 1912, 11-22.
- Fielding, Hon. W. S.:** Moves resolutions *re* sale of government annuities, 7. Compares annuities with pension schemes, 10.
- Fisher, Rt. Hon. A.:** Summary of old age and invalidity pension legislation in Australia, 82-83.
- France:** *Law of 1910.*—Summary of legislation *re* wage-earners' assisted insurance system, 71.
- George, Rt. Hon. D. Lloyd:** Communication from, offering experts *re* British system, 11. *See also* Printed Papers.
- Germany:** *Laws of 1889-1891.*—Summary of provisions for the payment of pensions to old age and invalids; Administration of system, &c., 72, 73.
- Government Report on Sickness and Accident Insurance:** Summary of operations in Canada, 138.
- Hanna, Hon. W. J.:** Communication *re* legislation for gratuities for civil service, 44.
- Hospices and Benevolent Homes:** System of aid for the poor in Quebec; Synopses of communications, 36-37. Government grants, 37.
- Houses of Refuge:** System of aid for the poor in Ontario.—County institutions: Extent of aid, 33; Legislation *re* establishment of, including purchase of land, 33; Legislation (1912) *re* detention of indigents, 35. City institutions: Extent of aid by municipal councils, 34-35.
- Italy:** *Law of 1898.*—Summary of legislation *re* workmen's insurance system against old age, &c., 73, 74.
- Joy, John J.:** Evidence of, *re* social conditions in Halifax and Nova Scotia among workmen, 11-15. Features of aid to deserving poor, 12-15.
- Judges Act Re Pensions:** Statutory provisions governing amount of pension, 50. Age and length of service; Remarks *re* applicability of Act, 50.
- Keane, John:** Evidence of, *re* opinion as to advantage of an old age pension system, 20-21. Experience of, as charity officer, 21. Workmen and wages, 21. Labour conditions in winter, 21. Extent of aid in winter, 21. Aversion of certain people against old-folks' homes, 20.
- Kelso, J. J.:** Evidence of, *re* social conditions in Toronto and Ontario, 15-19. What old age pension system would do, 19-20. Public institutions for the poor in Ontario, 17-19.
- Legislation, British:** *Re* aid to the deserving aged poor, 64-67, 85-134.

- Legislation, Foreign:** Summary of, *re* applicability, rate of pension, qualifications required, &c.: Austria, 67. Belgium, 68. Denmark, 70. France, 71. Germany, 72. Italy, 73. Illinois, 76. Massachusetts, 76. Pennsylvania, 77. Louisiana and Virginia, 77. In cities of Europe, 77. Boston and New York, 77.
- Legislation, Provinces of Canada:** Summary of, *re* support of the poor: In New Brunswick, 30; Nova Scotia, 32; Ontario, 33, 35; Prince Edward Island, 36; Quebec, 37; British Columbia, 38; Manitoba, 39. Provisions for charities aid out of Appropriation Acts: In Alberta, 38; Quebec, 37; Saskatchewan, 40. *Re* pension fund societies, 46. Local by-laws and regulations governing systems of pension for firemen, police and civic employees, 52-53. *Re* teachers' annuities: In Nova Scotia, 44, 53; Ontario, 44, 53; Quebec, 54. *Re* Civil Service of Quebec, 54. *Re* certain judges' pensions of Quebec, 54. *Re* Provincial Auditor in Prince Edward Island, a special Act, 44, 47.
- Lemieux, Hon. R.:** Chairman of Select Committee of 1908, 7. Makes verbal statement *re* proceedings of committee, 7.
- Macdonald, M.P., E. M.:** Seconded the motion for the appointment of Select Committee of 1912, 10. Compares annuities with pension schemes, 10.
- McConachie, J. C.:** Evidence of, *re* experience and observations with social conditions of workmen at Kingston and neighbouring district, 19-20. Struggles of the poor in winter, 19-20.
- McCrea, George:** Communication received from, *re* operation of old age pension system in Scotland, 81-82. Reports received from, 60.
- Manitoba:** Various opinions expressed *re* certain conditions, and pension system by Town councils, &c., 28. Communications *re* old-folks' homes; Certain expenditures; Christian Women's Union, 39. Statutory provisions *re* retiring allowances to employees of Winnipeg civic departments, 52, 53. Printed papers, received from, 59.
- Massachusetts Commission:** Act establishing, 75. Governor Guild appoints, 75. Instructions *re* inquiry, 75. Meetings of, 75. Report of, 75. Governor Draper's suggestions *re* pension system, 76. Recommendation of, 76.
- Massachusetts:** System of assisted insurance compared with Government annuities of 1908 (Canada), 10.
- Mayors:** Synopses of communications: Of Montreal, *re* gratuities to officials on retiring, 42. Of Ottawa, *re* allowance in certain cases, 43. Of St. John (N.B.), *re* occasional grants, 43. Of Toronto, *re* police and firemen's pensions, 43.
- Members:** Names of, who formed the committee of 1908, 7. Committee of 1911, 12, 3.
- Military Asylum:** Act governing certain obligations respecting the payment of pensions, 52. Number and amount of allowances in 1911; Note *re* obligations when property was acquired, 52.
- Militiamen and Mounted Police:** Pensions paid to, under Appropriation Acts for service in Rebellion of 1885, 52.
- Militia Pensions Act of 1901:** Statutory provisions governing retirement with pension; Deduction from salary; Scale of allowance; Remarks, *re* number of militia pensioners, amount of pension, &c., 51.
- Militia—War of 1837-38:** Act governing the payment of pension to persons disabled, 52.
- Mounted Police Pensions Act of 1902:** Statutory provisions; Remarks *re* widows of officers; Number of pensioners, and amount of pensions in 1911, 51.

- Municipal Councils:** Various expressions of opinions *re* aid to deserving aged poor; Extent of aid by, 24-29. Systems of aid in the various provinces of Canada, 30, 39.
- New Brunswick:** Communications *re* certain conditions in, 24. Opinions *re* pension system, 24. Communications and reports *re* public aid to deserving aged poor, 30. Provincial Act governing organized support of the poor, 30. Printed papers from, 59.
- New Zealand:** *Old Age and Widows' Pensions Acts*.—Summary of chief provisions *re* qualifications, rate of pension, status, statement of operations for 1911, administration, population and percentage of pensioners, 65, 66. Act No. 136 of 1908, 96. Act No. 245 of 1908, 109. Act No. 22 of 1909, 113. Act No. 45 of 1910, 116. Act No. 10 (Widows' Pensions) of 1911, 117. Printed papers, received from, 60.
- Nova Scotia:** Communications *re* certain conditions of the aged poor in, 24-25. Opinions *re* pension system; Reports as to number of aged people in certain districts, 24-25. Organized aid for support of aged poor, 31-32. Provincial Act governing public aid for poor relief, 32. Provincial Act governing Teachers' annuities, 44, 47, 53. Printed papers from, 60.
- Old Age Pension Schemes:** Canon Blackley's compulsory, 61, 63. Charles Booth's universal, 63, 79. Joseph Chamberlain's voluntary assisted insurance, 63, 79. Germany's compulsory assisted insurance, 72, 73, 78.
- Old Age Population of Canada:** Third, Fourth and Fifth Census, 55. Estimated number of persons 65 years and upwards for 1911, 55.
- Old Folks' Homes:** In Ontario, 34. In Quebec, 36-37. In Manitoba, 39.
- Ontario:** Various opinions expressed *re* pension system: Resolutions by Town, and Labour councils *re* pensions for deserving aged poor, 25-26, 27. Organized aid *re* houses of refuge, 33, 34. Municipal contributions for the poor, 35. Provincial Act governing public aid for erection and maintenance of houses of refuge, 33. Act of 1912 *re* detention of indigent, 35. Reports from certain civic departments *re* pensions, 42-43. Other reports from commercial and industrial companies *re* pensions, 44. Communication from Provincial Secretary, 44. Acts relating to Teachers' allowances, superannuation and benefit funds, 53. Printed papers, received from, 60.
- Parliamentary Library Papers:** Additional papers consulted *re* the preparation of preliminary report, 60.
- Pension Fund Societies:** In connection with banks, 41, 46; with incorporated industrial companies, 44, 46; with civic departments, 42, 43; with railway companies, 45.
- Pension, Superannuation, Annuity and Retiring Allowances:** Persons to whom Canadian Acts apply, 47-54. Conditions governing payment of, 47-54.
- Pilotage Act *Re* Pensions:** Statutory provisions governing the granting of pensions to pilots, widows and children of a pilot; Number of pensioners and amount of pensions paid in 1911, 52.
- Pilter, Sir John:** Proposals *re* pension system for Canada, 63, 64.
- Prefatory Note:** Reasons which prompted legislative aid by British, and other governments, 61. Select Committee of British Parliament in 1885, 61. Royal Commission of 1893, 61. Lord Rothschild's Committee of 1896, 61. Mr. Chaplin's Committee of 1899, 62. Sir Edward Hamilton's Committee of 1900, 62. Select Committee on Aged Pensioners' Bills of 1903, 62. Schemes, 63.
- Prince Edward Island:** Communications *re* Falconwood hospital; Grants to the poor; Printed papers received from, 36. Communication from city clerk of Charlottetown, *re* pensions, 42. Special statutory provision for pension to provincial auditor, 44.

- Pringle, M.P., R. A.:** Moves resolution *re* deserving aged poor; Discusses merits of resolution; Moves for the appointment of a Select Committee *re* scheme of State aid for deserving aged poor (1908), 7.
- Printed Papers:** Classification of papers received for information of the Committee, 59-60.
- Provincial Homes:** *British Columbia.*—Government system of caring for the poor, 38. Extent of aid; Legislation, 38. *Manitoba.*—Synopsis of communications, 39. Legislation *re* Christian Women's Union and Old Folks' Home, 39.
- Quebec:** Views expressed *re* desirability of pension system, 27. Communications *re* care of the poor in 'Hospices' and benevolent homes, 36-37. Government aid to charities, 37. System of pensions in civic departments of police, &c., at Montreal, 42, 43. Statutory provisions governing payment of pensions to civil service, judges, and teachers, 54. Certain communications received too late for classification *re* 'Hospices' and Protestant homes, 57, 58. Printed papers, received from, 60.
- Railways:** Pension systems of Canadian railways, 45. Of American railways, 136.
- Resolutions:** Mr. R. A. Pringle's of 1907, withdrawn, 7. Mr. R. A. Pringle's of 1908, adopted, 7. Mr. J. H. Burnham's of 1912, adopted, 10. Discussion of, 7, 10.
- Salvation Army:** Various expressions of opinions *re* aid to deserving aged poor—synopses of communications, 24-28.
- Saskatchewan:** Opinions expressed by Town and Labour councils *re* conditions existing in, 28, 29. System of public aid to the poor, 40. Expenditure by provincial government for charities, 40. Printed papers, received from, 60.
- Trades and Labour Congress of Canada:** Report of Executive Committee *re* old age pension legislation, 58. Resolution of Officers' Reports Committee, 59. Delegate Bancroft's motion *re* old age pensions, 59.
- Trades and Labour Councils:** Various opinions expressed *re* aid to deserving aged poor; Synopses of communications *re* organized aid and number of persons in want, 24-29.
- United Kingdom:** Select committees and Royal commissions on old age pensions, 1885-1903, 61-62. Pensions schemes advocated, 63. Summary of statutory provisions in Acts of 1908, 1911, *re* qualifications for pensions, rate of pensions, administration, statement of operations in 1911, &c., 66-67. Pensions systems in certain cities of, 77. Outline of proposed legislation as given by Rt. Hon. H. H. Asquith, 78-81. Communication from Edinburgh, 81. Act of 1908 *re* old age pensions, 85. Act of 1911, 91-95. Printed papers received from London, 60.
- United States:** Pension legislation by the government at Washington, *re* military, judges and civil service, 134. *Old Age:* The Wilson Bill of 1909, 135. Old Age Home Guard, 135. Pension systems of American railway companies, 136; of American industrial corporations, 137.
- United States:** State legislation *re* pensions for policemen, firemen, teachers, &c.: Illinois, 76. Massachusetts, 76. Pennsylvania, 77. Louisiana, 77. Virginia, 77. Administration, funds, rate of pension, &c., 76, 77, 136, 137.
- Verville, M.P., A.:** Examines, witness Joy for evidence *re* necessity of pension system, 12; *re* longshoremen, &c., 14; witness Kelso, 16, 17, 18, 19; witness Keane, 21, 22.
- Wage-earners Population of Canada:** Classes of occupation; Number of, with wages; Estimate of, for 1911, 56. Population of wage-earners, with and without wages, 56.

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