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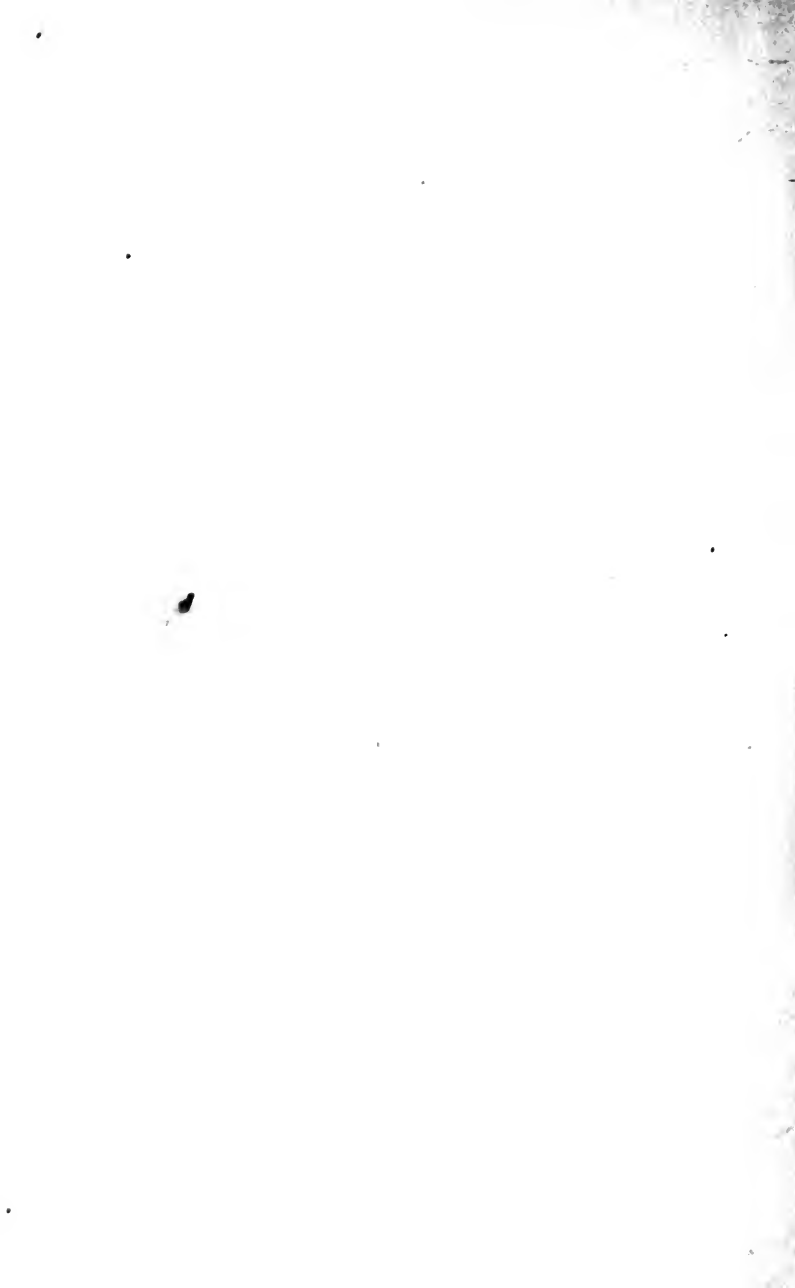
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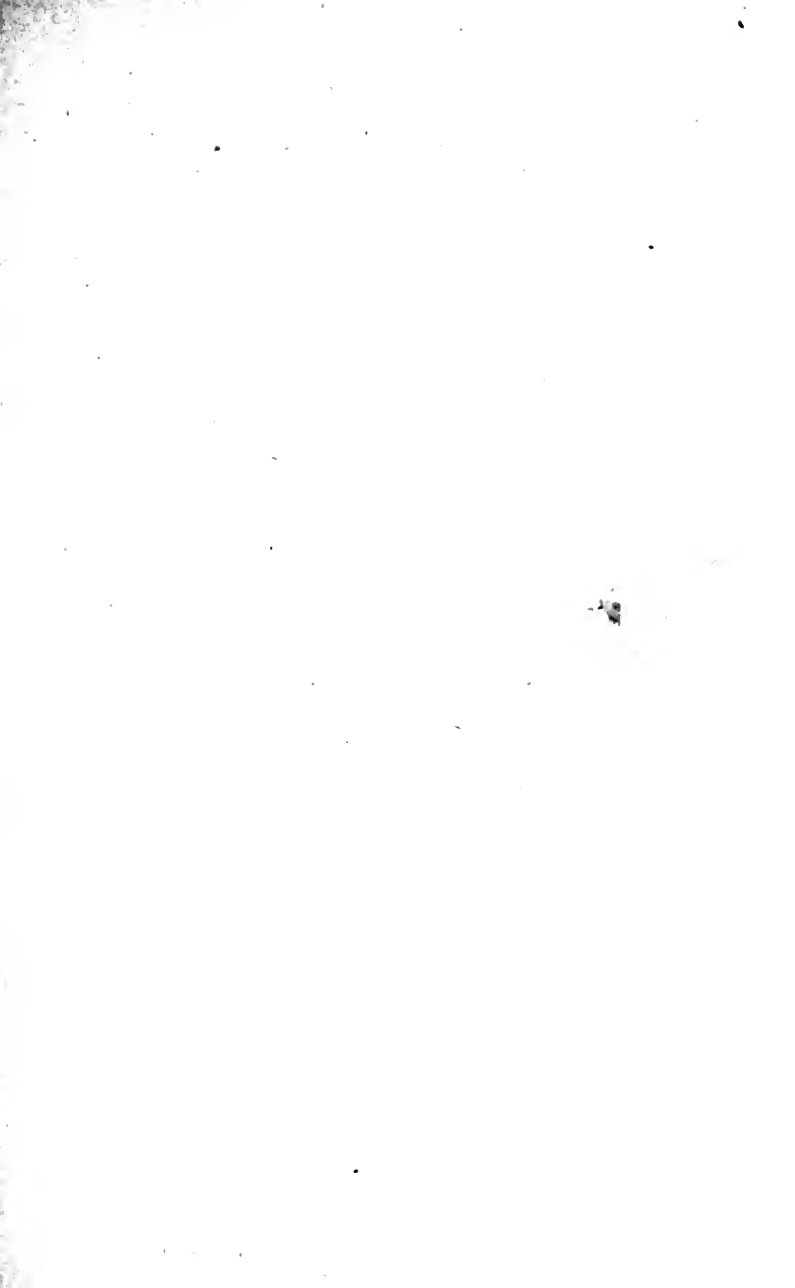
VERSAL

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AGE PENSIONS

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THE CASE FOR  
UNIVERSAL  
OLD AGE PENSIONS

BY

JOHN METCALFE,

WITH INTRODUCTION BY

CHARLES BOOTH.

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“At Evening time it shall be light.”

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London:

SIMPKIN, MARSHALL, HAMILTON, KENT & Co. LTD.

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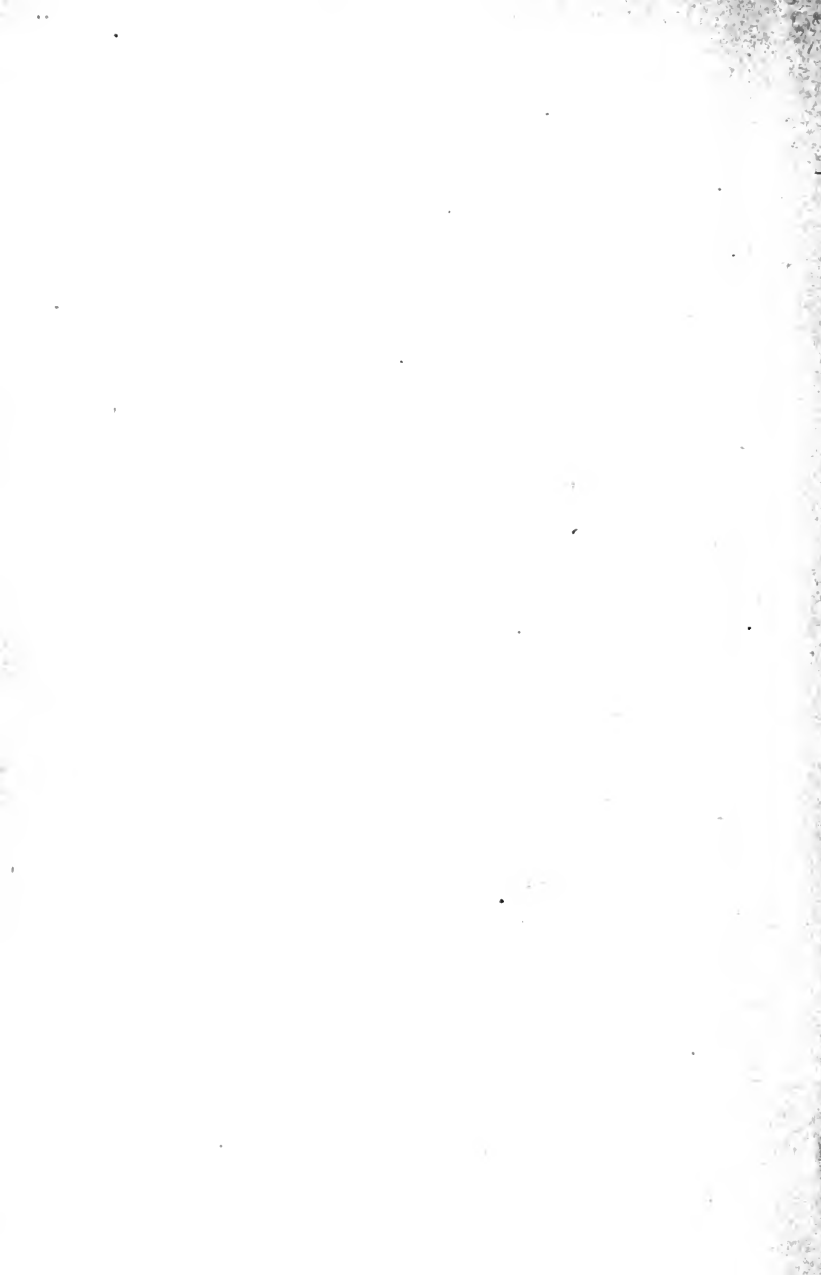
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*J. S. Toothill, Printer, &c., 71, Godwin Street, Bradford.*



To friends who for so many years have patiently listened to my remarks on the subject of Pensions for Old Age, I dedicate this book.

THE AUTHOR.



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## INTRODUCTION.

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In November, 1878, Canon Blackley's remarkable article on "National Insurance" appeared in the *19th Century Review*, and to this initiative we may trace every scheme for meeting the difficulties of old age by insurance. Early in 1879, Mr. R. P. Hookham published the "Outlines of a Scheme for dealing with Pauperism," which embodied the first proposal for the endowment of old age out of national funds.

It was about this time, also, that the subject was taken up by Mr. Metcalfe, the idea

having been in his mind ten or fifteen years when in 1892 he wrote advocating the Endowment of old age.

In 1891, Mr. Hookham republished his "Outlines," and though I did not even then come across it, I think it must have been from this pamphlet that the idea reached me; to be made by me the basis of a paper read to the Statistical Society in December, 1892.

The seven years that have elapsed since then have seen the prolonged sittings of two Royal Commissions, appointed to consider this subject, as well as the preparation and publication of their singularly inconclusive reports. Meanwhile, the demand for some assistance for the aged poor, other than that afforded by the Poor Law, has grown no weaker. The distressful facts are admitted by almost every one,

and if insurance schemes have been abandoned as impracticable, the possibility of endowment remains.

The plan I myself propose, and the argument by which it is supported, are already before the public. The present volume puts forward the same argument, but with greater wealth of application and illustration. It, too, leads up to a positive proposal. These proposals, mine and Mr. Metcalfe's, were framed without consultation, and are thus independent contributions. Other proposals have been or will be made, and from the play of many minds we may look for the best practical solution.

Many years have been required to inform public opinion as to the need for action, and as to the merits of the two great contending

principles on which action might be based. The need for time was foreseen. Mr. Hookham wrote, in 1879:—

“I am very conscious that a first view of the  
“scheme I am about to suggest for the amelioration  
“of the labourers’ condition may, and probably will,  
“give the impression of its being visionary.

“It is now more than twenty years since these  
“ideas first became impressed upon my mind; and  
“no doubt they are of a novel, perhaps too novel a  
“character. Yet, if they could be carried out, they  
“would, I am sanguine to believe, strike at the root  
“of the great evils I have spoken of; especially being  
“accompanied, as they would now be, by the recent  
“educational and temperance movements.

“Through the many years that this subject has  
“engaged my thoughts, reflection has from time to  
“time led me to regard my views as extravagant, and  
“probably unpractical; and as often I have let it drop.  
“But these recurring at long intervals, and with ever-  
“increasing force, I feel at length under a degree  
“of constraint to give utterance to them.



“As an obscure individual thus attempting to thrust  
 “into notice a scheme of such magnitude and import-  
 “ance, I may incur the risk even of ridicule; I shall,  
 “however, have satisfied my conscience in discharging  
 “what I have brought myself to believe to be a duty.”

Mr. Metcalfe, addressing his critics in  
 1892, says :—

“Take it and pound it in your mill, and if the  
 “ideas which it contains are not those of truth and  
 “righteousness, they will be blown away; but if they  
 “are true, pound them as you may, they will grow  
 “and flourish till the mind of the nation is so filled  
 “with them that the statesmen shall frame some method  
 “of making them a part of the law of the land.”

While I, in the very same year, well  
 knowing that the argument had still to win  
 its way, wrote :—

“It is not in the name of the people, but to the  
 “people that I would speak in advocating the endow-  
 “ment of old age, as at once a practical and possible  
 “means of giving a surer footing to those who now,  
 “trying to stand, too often fall and sometimes sink

“altogether. . . . bringing with it something of that  
“security necessary to a higher standard of life—a  
“security of position which will stimulate rather than  
“weaken the play of individuality on which progress  
“and prosperity depend.”

The time for which we have waited seems now to have come ; the end for which we have worked is now, perhaps, within reach ; and as a contribution towards the solution of the difficulties involved, Mr. Metcalfe's book will be found of great value.

CHARLES BOOTH.

*5th May, 1899.*

## —❧— PROEM. ❧—

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IS justice deaf to aught but brazen voices ?  
So might it seem from age's sorry plight ;  
Strong men in serried ranks with banners spread  
Aloud their suits have blazon'd to the sky ;  
To such a clamour justice bends the ear.  
But nerveless tongues mumbling in toothless jaws,  
Who shall proclaim the wrongs ye fain would speak ?  
Where are your sons to-day, and where your daughters ?  
And will they see you pine and die, and raise  
No hand or voice ? Nay worse, they do the wrong  
And thrive on that which is their father's due.  
Read they the story of that selfish crew  
Who in a brother's wake to Goshen came  
And brought though ripe with years their father Jacob.  
Ay ! this they read, yet nose in air with scorn  
Pass by as dirt the mean and hateful Jew,  
Who does at least that which they fail to do.  
“ Am I my brother's keeper. ” Christians all !  
Is this the length ye've reached ? Cain shouted this  
Thousands of years before your leader came,

Do ye, strong in excuse if nothing else,  
 Still parrot forth that first grim murderer's cry ?  
 Nay, let us wrong you not. Not brother's voice,  
 Or wrongs unheeded claim a hearing now.  
 But fathers, who with hoary locks despairing  
 Wait with the dogs—like Lazarus at the feast—  
 While roustering sons, and daughters vain, forget  
 The hands that tended through their helpless years.

To gothic pile where incense loads the air,  
 And gaudy ritual charms the visual sense,  
 To square built, purse proud, modern shrine,  
 Where congregations shout their praise and prayer,  
 Each week, full fed, full rigged in gay attire,  
 The Christians come. For what ? To follow Christ.  
 Nay, nay ! Does any honest soul this day  
 Believe that Christ would e'er have smiled his way  
 Down to his cushion'd pew in any church,  
 While village sage, at last by want o'erborne,  
 And granny, full of need as full of years,  
 Sat by the workhouse fire ? I'll not believe it,—  
 Though every surpliced farmer of the creeds,  
 And every meek black coated sermoniser,  
 With all their hearers clad in unctuous pride,  
 Lamps trimm'd, and oil galore—all tell me so.

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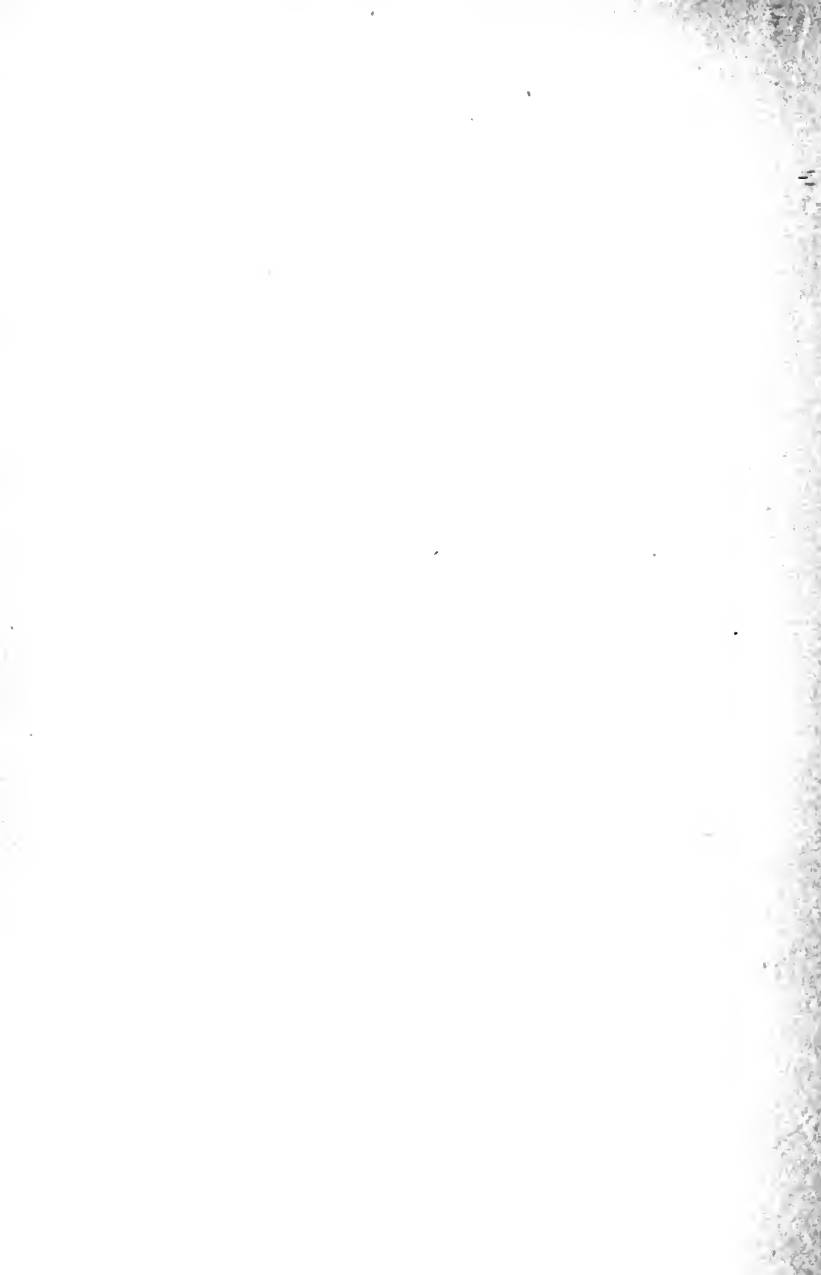
**PART I.**

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**Justice and Need of a Universal  
Scheme of Old Age Pensions.**

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## Justice and Need of a Universal Scheme of Old Age Pensions.

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On the 8th of July, 1898, there was published the report of the Royal Commission, which had been sitting for three years for the purpose of examining the various proposals for old age pensions. That report is now public property.

It has not been received with enthusiasm anywhere ; and to all who desire to see the amelioration of the present condition of the aged poor the report has come as a disappointment. So far as I am aware there has been very little criticism of the report; the protest of a body of Unionist Members of Parliament being rather an affirmation of a desire for some scheme as yet undefined ; nor do I propose here to enter into a lengthy criticism. It would serve no purpose, and therefore the

only remark which I have to offer is with regard to the interpretation which the Committee placed upon the wording of the reference. They assumed that by the wording of the reference the Commission were not allowed to entertain either compulsory schemes or schemes for a universal pension. In my opinion the Committee's assumption was not justified by the wording of the reference. But that was the view of the Committee; and when one finds gentlemen of the eminence of Sir Michael Hicks Beach, Bart, the present Chancellor of the Exchequer, describing a Universal Pension Scheme as wild, and Mr. Joseph Chamberlain denouncing such a scheme as impossible, one cannot wonder that a Committee, appointed at the initiative of the present Government, and of which Mr. Chamberlain acknowledged the paternity, should have taken the course they did.

Having taken that course they proceeded, as we know, to examine various schemes of partial endowment which came within the reference, and ended by putting them all aside as impracticable.

In this decision I entirely concur. I would not say that none of the schemes would have done any good, but one and all would have been so expensive to work, so incomplete in operation, and so unsuited to the needs of



the situation, that the Committee may be said to have done a great public service in rejecting them one and all.

To some men, who hate all these attempts at social legislation, doubtless the report will be pleasant reading, and they will chuckle over the failure of the Commission. But I do not think that there are many such men, and to them I would say that unsolved problems such as this question of Old Age Pensions, which directly or indirectly affects the feelings of the great majority of the people are a source of danger to the State, and that it behoves all men who love their fellows, their country, and justice, to seek by the exercise of such reason as is in them to clear this question from its present mystery and furnish such a solution of the problem as will commend itself to the judgment of the country.

It is with this feeling, and this alone, that I have set myself to the study of this problem. The following pages contain the result of my cogitation. It is no new problem with me. For twenty years I have had it before me, and my first solution, a universal pension, come to without much thought, remains my last solution. I am aware it is socialistic, and I am not a socialist, but an individualist, and have therefore looked at this question with a bias, if biased at all, against a socialistic solution.

But I have been driven, by what has appeared to me the logic of facts and experience, to see that this scheme of a universal pension is the right one—the only practical scheme.

Mr. Chamberlain tells us that before he can consider any Old Age Pension Schemes they must be brought to a test which he imposes. It would have come a deal better from almost any other man than Mr. Chamberlain, this posing as past master and professor of the technical methods of manufacture of Pension Schemes, for Mr. Chamberlain simply asks his countrymen who take an interest in this subject to let him alone if they cannot do something which he has failed to do. Still, putting all this on one side, let us take Mr. Chamberlain at his own valuation, particularly as we can in the main agree with him. "I came," says he, speaking in the past, "to three conclusions :—First, no compulsion; second, the State alone cannot afford, at the expense of the taxpayers, to give a pension indiscriminately to all over sixty-five; thirdly, that any scheme which discourages thrift, or which does not encourage thrift, would bring about new evils even greater than those we desire to remove."

We need not waste any time over Mr. Chamberlain's first point, for everyone seems to be agreed that

a compulsory scheme would not do. But as to his second point I join issue with Mr. Chamberlain, and beg to assert that the State, that is the taxpayers, can afford to give a pension of six shillings a week to everyone on reaching the age of sixty-five. Mr. Chamberlain, as you know, is not "a red faced man," but I imagine he would cry on reading this, as he has done, doubtless, many a time before. "Prove it!" Very well, I think I can prove it. I think I have proved it to my own satisfaction, and before we are through with this examination of the whole question of a Universal Pension Scheme I promise to submit my proofs to the test. Just now I merely assert that the taxpayers can afford it.

So far for disagreement with Mr. Chamberlain, now for agreement, for I entirely agree that "any scheme which discourages thrift, or which does not promote thrift, would bring about new evils even greater than these we desire to remove."

I have merely mentioned Mr. Chamberlain here, and his position, to show at the outset my relative position to the statesman around whose name this question has been discussed, and to whom, however he has failed to solve the problem, men are still willing to listen on the subject.

And now what I propose to do is to re-open the discussion on the Old Age Pension question, and, so far as I am able, to state a case for what is known as a Universal System of Old Age Pensions, to be paid by the State out of the general taxation of the country.

I do so at this time for what I venture to think are three very good reasons. The first is that by the report of the Royal Commission, which was issued in July, last, all the partial schemes have been condemned; and secondly because all thoughtful men must agree with the writer of a leader in the *Times* of July 8th, where he says:—"It is deplorable, and even dangerous, that a large portion of the population of the country should be left dependent, when past its prime, on public or private charity or on the help of relatives, who, in the greater number of cases, can hardly pay their own way;" and thirdly, referring to the report of the Commission, I feel that if the schemes propounded have been examined and declared by the experts to be impracticable, and the need for some solution is still, as stated, so great, a fair examination of other proposals than those admitted by the Commission as coming within the terms of reference, cannot do harm and may do good. I am quite aware that at present, "the people of this country; without some further information, are,"

as Mr. Chamberlain stated, "not prepared to take such a responsibility on their shoulders" as a Universal Pension Scheme would involve. But I believe that the people of this country are prepared upon certain conditions to agree to such a scheme.

What are these conditions?

The first is that the scheme shall have as its foundation—justice, justice between man and man, and between society and its members.

Second, that the scheme shall not have any tendency to lessen the sturdy independence of the character of the people, and shall promote and not lessen thrift.

Thirdly, that it shall be economically sound, so that by its operation the productive capacity of the country shall be increased and not decreased.

In addition, certain sections of the people, as for instance the Friendly Societies, will have to be satisfied as to its good or evil effect upon their organisations.

In the main, if any scheme can be shewn to comply with the foregoing conditions, I am convinced that it would meet with almost universal support.

In attempting to establish my first point I would assert that during the last fifty years there has been a decided improvement in the general condition of the

people, employment is more regular, wages are higher, and their buying power has about doubled. That this is so is an undoubted fact. But I do not think it will be asserted by anyone who has examined the subject that that part of the population over sixty-five years of age has received a fair share of these advantages. Their chances of employment have not increased but decreased, and their wages have grown less in many cases and not more, while a general advance in wages has been established.

This, I maintain, is the position of the aged to-day.

In seeking to make this clear, let us here take a survey of the present condition of the great mass of the working classes.

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## PRESENT CONDITION AND PROSPECT OF THE GREAT MASS OF THE WORKERS.

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In considering then the present condition, of a very large part of our industrial population, whatever we may say or think of the condition of the middle portion of their life, I cannot see how we can have two opinions as to the dreary hopelessness of its far off future.

That this is so, a mere enumeration of the various classes of common labourers, will convince all who know the conditions in which they live and work.

Take the whole range of the agricultural labourers from one end of the country to the other, in how few instances can they put one penny away for use in old age.

Take again the great class, which is well represented by the navy and common outdoor labourer; all the unskilled workmen, who total so largely in our building trades; all our dock labourers, and all those who do the rough work (receiving proportionate wages) wherever skilled work is found, in our factories, ironworks, machine shops, and in minor workshops of every kind. In every one of the classes here named, either owing to the extremely low wages earned or the broken and precarious character of the employment, or both, the people so employed are often hard set to keep the wolf from the door, and having provided food and clothing for themselves and families, and perhaps managed to pay the subscription to the Friendly Society, little else can be expected from them. I know that by extreme care a few will save a little, in whatever position they may be placed, even starving themselves and families to achieve their object, but such exceptions

do not alter the conditions in which these people live, nor show that the available possibilities of their lot admits of any saving after the necessaries of life have been paid for out of their earnings.

It may be pointed out that if many of these people would live in the staid primitive way in which their forefathers lived fifty years ago, if they would avoid flesh food of all kinds, would restrict their expenditure in beer or spirits to what was absolutely necessary, and would live in and could get houses as cheap as could be had fifty years ago (which in the towns at any rate is now quite impossible), that with such restrictions of present expenditure these various classes, or some at least among them, might save something for a rainy day. But what possible use is it to point out all this when we know that the habits and ways of living of the people we are thinking of cannot be thus changed; in fact can only be altered at all, and that slowly, by the force of adverse circumstances, which holds in check the prevailing tendency of all classes to imitate the ways of life of the class above them.

It may be pointed out, too, that this hopeless position of great masses of our population is not new, that it was ever thus, that for the lower class of labourer the workhouse was always the possible goal.



True, but here comes in the relative difference of which I complain, namely, that aforesaid, when there was no end for them but the workhouse, there was generally nothing much better for them in their mid career, and, therefore, that it would have been useless fifty years ago to ask men in life's middle or active period to spare anything wherewith to mitigate the rigour of the last stage. Whereas now, the general presence of comfort, not only among the rich and middle classes, but among the artisan class, and even in some cases among the classes I have spoken of as unable to save, while young and strong, ought to allow so much out of its stock and store as could serve to keep the aged out of the workhouse.

For the great mass of unskilled labourers there is, then, we say, this dark cloud hanging over their life's way. But along with this class there is also, from time to time, those who get knocked out of their positions as better paid artisans. Changing times, new inventions in machinery, which needs specially skilled men, often compel the once high-class workman to seek fresh employment. And if this comes upon him in middle life, there is little hope of his getting anything better than a common labourer's work and wages, and with such they have no earthly chance of saving. Then again, how

many little traders there are whose stock of money is very small, and whose existence and chance of success is precarious to the last degree. Most of them have ventured out with their little trading bark upon waters of which they have little knowledge, and a goodly proportion find shipwreck of their fortune before many years. And once shipwrecked their plight is a sorry one. To get back into a situation is often most difficult, and to continue in trade impossible. If such are thrown down by the wheel of fortune, while still strong and young, they may not fare so badly, but generally it is the case that the little trade has been started because of some failure of limb or eyesight, and in the majority of cases in late middle life; therefore when they are thus stranded, there is little to hope for, and little to expect but either death or the workhouse.

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#### THE CAUSE OF THE PRESENT CONDITION OF THE AGED.

What is the main cause of this sad condition of the aged, while general prosperity reigns? This is a pertinent question, and one to which it is not easy to give a complete answer, but it is not difficult to see, I think, that the main cause is the introduction of

machinery into so many branches of industry. In former days the experience of the old almost compensated for loss of energy, but that was when the changes in methods of manufacture were slow. In the industry of which I know most, while the wool was combed by hand, an old man could do almost as much work as a young one, his deftness had become almost automatic, and the difference between the value of his labour and that of a younger man was not very great. But when the machines were invented, which completely revolutionised the methods of dealing with raw wool the old man was at a great disadvantage. He could not get his old work, and he was too old to learn to manage the machine which replaced him and his brother combers.

When we know that the displacement of the artizans in whole sections of a trade was thus brought about, young and old alike being knocked out, it is not difficult to see that it was awkward for all. For the young there was a chance as they could follow and learn the new methods, but for the old the displacement was in many cases fatal.

Exactly the same thing occurred when the power-loom took the place of the hand-loom. It was the old weavers who suffered most.

I remember very well when I was about eighteen years old that the change came in a small branch of the woollen trade in which I was engaged. The hand-loom weavers whom we employed could weave about one piece per week, for this work they received twenty or twenty-one shillings, or a little less or more, according to the quality of the weft used or the quantity put into the piece. When the power-loom took up the weaving of these goods the first drop in weaving wage was to nine shillings per piece, and soon after it was down to six shillings. For a time, but not very long, the old hand-looms went on alongside the power-looms, the weavers getting as much more for their hand woven pieces as a generous manufacturer would give, but as the power-loom pieces were as good as the hand woven ones there was nothing for it but for the young weavers to learn to mind the power-loom and for the old men or women nothing but to sell their old looms and try to get some little odd jobs about the factory where the power-looms were used, live on their friends, or go to the workhouse.

In every branch of industry during the last sixty years more or less of this kind of thing has been going on, and although the process of driving the aged out of employment by new inventions or improvements in

machinery, which they have not the wit or adaptiveness to understand and manage, although this is not going on so conspicuously as it once did, it is still going on, and some of the machinery, if it remains the same, is not at all fitted for old men to attend to.

Who that has passed frequently along the streets of our cities or large towns, or spent some time in our smaller towns, but must have been struck by the pitiable condition of many of our old men and women. One of the sights which make life almost unbearable to me is that of old men and women, who, in a worse plight than the sturdy beggar (who has the spirit to beg) are trying to get a scanty living by doing any kind of little odd jobs. These are not beggars or paupers, at least not yet, often the very reason why they are not in the poor house is their spirit of independence. They know that life must soon end for them, and they have one ambition left, the ambition not to die in the workhouse.

They belong, or have belonged, to every kind of trade, and in most cases have been crowded out by the younger or smarter men and women who can manage the machines which old eyes and slow limbs cannot manage. I do not say that the poverty of the aged is a new thing, created by the advent of machinery, no, but it is one of the remarkable facts of this age of

machinery that the aged are at a discount, that whereas the country is richer, and trades better off on the whole, yet the old are not better off but are worse handicapped than ever in the race of getting a living.

The doctrine of "the greatest good for the greatest number" may be a good doctrine, and when we find the few oppressing the many it is the doctrine which, if well preached, leads to salvation, but even this doctrine may be carried too far, and become simply the iron despotism of rule by the majority without regard to the rights of the minority. We laugh, perhaps, at the foolish and futile efforts made by the hand workers, who from time to time tried to stave off the evil day by smashing machinery which was to supplant them in their old ways of getting a living, but it was no laughing matter for them. They could not stand calmly by and see themselves ruined without a struggle, however foolish that struggle might be. They knew it was no use, but what could they do?

This displacement of which I speak is not, nor has it been, confined to the manufacturing districts. Even in the rural parts of the country it has been going on. The steam plough on large arable farms has done something to lessen the need for the number of farm labourers, though it has not made much headway as yet.

But the mowing machine and all the various mechanical appliances to be seen at work in our hay and corn fields have affected almost as seriously the agricultural labourer, as the machinery in our factories and workshops has affected other workers. In a smaller degree, but in the same direction, the thrashing machine has done away with much need for hand work, and the sound of the flail is now seldom heard. In the country districts, as in all other places where machinery takes the place of hand labour the aged are at a great disadvantage.

“In the long run that which helps the labourer to produce more in a given time than he could do before must benefit the labourer.” I think I hear the cold-blooded thinker of every period since machinery was first introduced repeating the above. And it is true, but in the meantime, unfortunately, if I am thrown out of work, because I am not needed, or am too old and not quick enough to understand the new invention, I have to live now, and cannot hibernate, and if I die of starvation, although this great boon of labour saving may be a good thing for the trade it is death to me. And this prosperity which is to come in the long run is but tantalizing torture to the old, who are thrown out by these useful inventions.

The following facts, although they are not very startling, will bear out my statement that the old suffer more than ever from competition with the young.

Owing to some cause, or perhaps many, the average number of people in this country who reach the age of sixty has risen during the last forty years about eight per cent. But the expectation of life at sixty has slightly fallen with males from  $13\frac{1}{2}$  to  $13\frac{1}{4}$ , with females from  $14\frac{1}{2}$  to  $14\frac{1}{4}$ .

When we know that the same advantages of better dwellings, better sanitary arrangements, stricter inspection of food, and many other aids that tend to lengthen life have been enjoyed by old and young alike, and that so many more people reach the age of sixty than formerly, and yet do not live so long after that age as they did forty years ago, does it not suggest to us that some cause must be at work, which, whatever it may be, is serious in its results. Nor do I think the usual explanation of our living too fast will satisfy us as a main cause, for we do not work as many hours per day as we used to do, and if this, or part of it, is added to our sleep, it ought to bring a man or woman out at sixty years of age in a better state of preservation than formerly was the case when all the disabilities existed.



WANT OF RESPECT FOR AGE: ITS CAUSE.

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I do not know whether you have noticed the great decline in the respect shown in the lower classes of society to old men and women. But I am sure, during the little span of life in which I have had an opportunity of judging in this matter, I have observed a steady decline in the respect paid to age. And this, mark you, while there has been a general advance in popular education.

But we have no need to be surprised at this, when we know that in every factory and workshop of our land, in every part of agricultural work, the old man has to take a second place, not second because of his loss of physical strength, but owing to new methods and new machinery coming into every field of work, with which he is not so well acquainted and able to manage as younger men are. When we know this, and that of necessity his opinion or judgment is valueless and unsought, what other result can we expect than that he will be looked down upon. It is idle to look for anything else.

What we respect and venerate is not old age in itself, but old age that can claim to be superior to youth in either judgment or independence. With no ability

under the circumstances to earn a living wage, compelled to do the work that needs little or no brain power, the old man under present conditions falls into his place as the lackey and menial of his fellow worker. His life almost gone, instead of having kept or improved his position in the mill or workshop, he has gradually of late years had to give way to younger men. He cannot for the life in him keep up his own self respect, and that once gone, all hope of gaining the respect of his fellow men is at an end.

Have you never noticed how gladly he flies to any little job, such as hawking green groceries or other articles, although it is far more harrassing work, and must shorten his life. But here he has some chance of self-respect, he is not from year to year being shoved aside by younger men. I see all this, I cannot help seeing it, and I own that one of the miseries of my life is the sight of the aged of both sexes whom I see in hopeless fashion trying to keep up some form of independent career, by doing little bits of work which have nothing in the world to recommend them, except the freedom from control and absence of further degradation among their fellows.

All who are intimately connected with our industries will, I am sure, bear me out in my

assertion that from the time of the advent of machinery into our various branches of industry, the position of the aged has become less and less tolerable.

Think, for a moment, of the many times you have seen boys or young men, insulting or teasing some old man or woman, you may have perhaps rebuked them and told them that they should know better, and that they should be ashamed of themselves.

But one thing, perhaps, that has not struck you is, that there are reasons for this conduct, other than the mere passion for mischief, to which it is generally attributed. The reasons, in my opinion, are that the old man knows and feels his inferior position, and has taken on himself the abject appearance, which but represents his relative condition in life to-day. And the youths, keenly alive to their position of superiority in every walk of life where they meet the old man (in that they do work which he cannot do, and receive wages which he cannot command), are but exercising their impudence where they feel it is safe to do so, that is, on one in an inferior position to theirs.

No, depend upon it, the cause of the loss of the advantages which they have enjoyed up to sixty-five is that, after that age, men and women are now put aside as useless or valueless far oftener than was the case

fifty years ago, and as they are considered of small use or value they are less cared for, and have less opportunity of caring for themselves.

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## FINANCIAL CONDITION OF COUNTRY.

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The condition of the aged poor to-day is, to my mind, appalling, and a fearful commentary on our boasted prosperity and civilisation as a nation.

Boasted prosperity, we say, but the reality is so good that no boasting is necessary. Our commerce may have lost its proportionate place in the statistical record of the commerce of the world, but that is only so because other nations, which were scarcely alive to commerce fifty years ago, have since followed in our footsteps, and worked hard to get a share of the world's trade. But this fact in comparative trade does not prove, or even assert, that we are not still a great commercial nation, and that our wealth has had any stoppage in its growth. Take any returns you choose—what a penny in the pound will produce in income tax; what is the amount paid in wages as per head of population; the quantity of goods imported into this country for the amount in goods we export;

the gradual increase of our National Income, as seen in our wages; income from investments at home and abroad per head of the population; in all these tests we come out a prosperous nation.

On every side, too, we have 'evidences of comfortable living. Think of the flesh meat we now eat, and the white bread; indeed, all round such living as would have been considered luxury fifty years ago. Look at the enormous sums spent every year, by the working classes alone, on railway fares for pleasure trips; the millions on millions we spend in drink. In our amusements and games—theatres, music halls, horse racing, football—we lavish such amounts as would have dazzled the eyes of former Chancellors of the Exchequer. Even in our churches and chapels we show no stint whatever; getting into debts of thousands, and out of them by bazaars, or sending round the hat, in a way that makes many a trader's mouth water. In fact, to an old time citizen of this land, who had slept like Rip Van Winkle for forty or fifty years, the way in which we spend money to-day would suggest the thought that the nation had suddenly gone mad, and was on the spree, fully bent on spending both interest and principal before the rant was over.

But Rip would be wrong, the nation is not mad,

and it is not eating the seed corn, nor killing the goose by any means, and the corn or the ability to buy it is growing year by year, and the goose is flourishing and laying eggs twice a day now instead of once as in the olden time. A Chancellor of the Exchequer, who not many years ago would have turned his eyes heavenwards at the prospect of a revenue of seventy millions, now considers himself cheated by both man and providence if he is called upon to provide for the mere necessaries of life of a year's Government on a paltry hundred millions a year.

Oh, well, says the opponent of any system of old age pensions, you are proving that there is wealth without thrift, that is all. No, sir, that is not so. Doubtless, there is room for more thrift everywhere, but the conditions as to wages and expense of living do not admit of much chance among the majority of workers of such thrift as would avail to avert the calamity of poverty in the latter days.

But, says your believer in the capacity of trades combinations to raise wages at will, if given sufficient combination and unity, "What is wanted is higher wages, high enough to give some chance of saving for a rainy day."

Much has been done, and much more attempted,

in the way of raising wages by combination, but the clearest intellects now admit that the forces to be calculated on in all these attempts are so great, and are becoming so international, that the bounds of possible success are now fairly well known, and can be estimated. They are measured by the fact that no combination can compel for long the employers of a given trade to pay more than they can afford to pay, as compared to other traders at home and abroad.

Therefore, if you cannot get the minds of the people so radiated by saving maxims that they will starve and pinch to-day so that they may be able to exist in independent poverty in the last ten years of life, and if you cannot so increase the average day labourer's wages that he can live to-day, and still save for the morrow, you must either settle down and try to be content as you are, or seek some other method of arranging matters to your satisfaction. And the method I suggest is to tax the nation for the purpose of allowing a pension to its aged citizens; to tax the prosperous period of life to support the last destitute stage.



RECENT LEGISLATION AND ITS EFFECT.

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Of the Workmen's Compensation Bill, which has been passed since the present government came into power, and which recently came into force, many things have been predicted both by its promoters and by those who opposed it, and among other prophesies there is one, which, if true, will accentuate the need for some kind of old age pension.

I refer to the forecast, which stated that when the act came into operation, in all dangerous trades where machinery was used, or where there was great need for good eye sight and strength and activity of limb (because the risk of accident was great) old men would be at a great discount, far greater than before the passing of the act. That this is a perfectly logical conclusion no one will deny who thinks of the matter at all. For good or ill the old lines of service on which the employée worked has been slowly but surely passing away ever since the use of machinery became general.

Such service has become more and more a matter of business—a bargain. Trades Unions have played an important part in breaking up the old relationships by forcing rules upon the employers, and, as in this



case, in obtaining Acts of Parliament which bind the employer to deal in a certain specified way with his workpeople. It is but natural that the employer who thus finds himself bound between the four corners of an Act of Parliament, and sees that by that act he is running grave risk of heavy expenditure if one of his workpeople happens to have an accident while in his employment, it is but natural that he will be careful not to employ anyone who, from any infirmity, or causes which he can discover beforehand, will be likely to have an accident. And further, the employer may also be expected to dispense with the services of such workmen, although before the passing of the act he had employed them without any such fear.

Below is an extract from the daily paper of November 18th, 1898:—

“Whilst Mr. Chamberlain was engaged at Manchester glorifying the Compensation Act, as the greatest boon ever conferred upon the working classes, the Poor Law authorities in the neighbouring city of Liverpool were discussing the effects of that measure in swelling the amount of pauperism. Mr. Lowry, one of the Guardians, stated that he and his colleagues on the Relief Committee had been strongly impressed by the appearance of many comparatively young among the applicants for relief. One of these men informed the committee that notice had been posted in some of the Liverpool warehouses stating that no men

over fifty years of age were to be engaged. If this became general, said Mr. Lowry, all the Union establishments would become overcrowded, and there would be a great increase in the poor rates. Another member of the Board, Mr. William Crosfield, affirmed that employers were undoubtedly showing a disposition to choose single men in preference to those with wives and children, saying to themselves "should this man be killed we cannot afford to pay what the law demands." This remarkable testimony was corroborated by the chairman (Mr. R. Thompson), who declared that there was no doubt the alteration of the law has detrimentally affected older men. The Workmen's Compensation Act has been in operation for only a month or two, and if the above are the results, it has already brought about in the second largest centre in the kingdom, no employment for men over fifty years of age, or for younger men with families, the working classes will prefer to do without any more "social legislation" of the Birmingham sort."

True, the act has not been in force long enough to enable anyone interested in the question to form an estimate as to how far this possible result may extend, but many months before the act came into force, it was stated that one result of the passing of the Act was that in some of the colliery districts old men were being dismissed from the pits who could not find other employment, and I believe it was suggested at one of the meetings of the Miner's Union that the Union should do something for these unfortunate ones. These

statements, so far as I am aware, have never been contradicted, and it old men are thus considered to be risky employees in the mines, where, no doubt, there is great danger, but probably not nearly so much as in factories and workshops where machinery is used, it is positively certain that in such factories and workshops old men will have to be very active and smart, if they are to continue to run risks of accidents for which their masters have to pay considerable sums of money.

Here is another extract from the Daily Press bearing on the question of the advantages and disadvantages of the Workmen's Compensation Act. The extract is from the *Bradford Observer* of December 30th. A similar paragraph appeared in the *Leeds Mercury* of the same date:—

“The Workmen's Compensation Act, which came into force on the first of July, has greatly improved the position of the workmen in many trades, and those the most liable to accident, in obtaining compensation for any accident which may befall them. But there is not wanting evidence to prove that, while the position of the young vigorous man is improved, the position of the aged workman has been made worse by the Compensation Act. In trades in which the workman's immunity from accidents largely depends upon good eyesight, manual dexterity, and robust physical health, the employer is naturally reluctant to engage any workman who may, by reason of age, or some trifling infirmity, fall below this high standard of physical

fitness. The most deplorable after effect of the Welsh Coal Strike is the large number of aged miners who had been unable to obtain employment, and who are now likely to be forced upon the rates. Within the past few weeks the general manager of the Barrow Steel Company has issued the following notice to the employés of the firm :—" From this date forward please note that no men are to be engaged who are known to have any defects, such as the loss of a limb, defective sight or hearing. Further, no men to be engaged in any department who are older than fifty years of age. Any man already in the employ of the company in the excess of this age may be retained, but in case of their leaving they are not to be re-engaged. In the event of anyone being injured, and receiving compensation for the same, he is not to be re-engaged without first having my approval." This is only one of many instances that the new act, which was designed to improve the position of the workman, may be harmful to the middle-aged and aged."

Note the remark, that while the position of the young and vigorous man is improved, the position of the aged is rendered far worse than before the passing of the act.

Another word or two may not be out of place here. It is with reference to the notice put out by the Barrow Steel Company. A Corporation is said to have neither soul nor body, and a Limited Company must, we fear, be often liable to a similar description.

Whatever consideration the old-fashioned masters

had for their workmen, which stretched beyond the strict business contract between man and master (and sometimes I know it was deep and wide spread), no such consideration can be expected from a Limited Liability Company. A manager with a lot of hungry shareholders on the one side, and the fierce competition of rival firms on the other, is helpless, whatever his character or personal feelings may be. This new condition is a factor of no small import. It has reduced all arrangements between masters and men to the purely business bargaining level, and this for the old and infirm is a very serious matter.

I know, that by the restricted operation of the Workman's Compensation Act, large numbers of workers are excluded from its benefits, such as the agricultural labourers, but as no serious defence of these omissions have ever been attempted it is doubtless merely a question of time, probably it will be dealt with in next Parliament, when all such omissions will be rectified, and all employees allowed to share the benefits of the act.

When that time comes in every kind of employment, and in the meantime in all trades affected by the act, old men will most certainly be at a far greater discount than they ever were before. Before any such act as this was

thought of, as has been pointed out for other reasons, old men have been at a discount wherever machinery was used, but this act will probably do more than any single change in the relationship between master and man has done, or perhaps than all the changes have done, to deprive the aged of any chance of a fair share in the progress in independence and comfort which has come to all other stages of life. And therefore I say that recent legislation, particularly the Employers Liability Bill, accentuates the urgency of the need for a pension for old age.

Now, whether the cause I have given, namely the invasion of every branch of labour by machinery, is the only cause or the main cause why the old folks come to want, it is beyond dispute that the great bulk of our labouring population have this hopeless prospect in front all their life long, and that a great proportion of them do actually come upon the rocks of poverty in old age. For it must be remembered that in addition to the number of our aged labourers who apply for relief, there is a large body of men and women who prefer to starve and die rather than ask for relief, and we all know that there is another large class who are, in their poverty, often by the heroic privations of sons or daughters, kept from the workhouse. Therefore, we cannot be wide of

the mark when we say that a majority of the labouring classes come to want in old age. In 1892, when the Poor Law Return was made, one in every five persons over sixty-five years of age was in receipt of parish relief, while one in every three over sixty-five years of age applied for relief in the course of the year. Mr. Ernest Flower, Member of Parliament for West Bradford, commenting on this fact says, "Making a reasonable deduction for the well to do citizen, they might say that one working man and woman out of every two applied for relief in the course of the year and was dependent on the rates"; and so lately as March 24th of this year, Mr. Joseph Chamberlain, speaking on the Old Age Pension Bill introduced by Mr. Lionel Holland, said:—

"Now, Sir, I want to ask the House what is the general case for any legislation of this kind? My hon. friend has stated it, but I may, perhaps, summarise it in one or two sentences. The report of the Commission of 1893, and the evidence taken before it, make absolutely certain facts of a most startling character, of which it behoves every person of any responsibility to take due heed. They show that the poor people, paupers in receipt of parish relief, over sixty-five years of age, in England and Wales amounted to 29·3 per cent. of the population of that day—that is to say, one in three of the whole population—and if you deduct from that population one-third for the classes who from the nature of the case, being well to do, are never likely to need poor

relief, you will find that of the remainder of the population, which includes the most industrial population of the United Kingdom, three in seven, or nearly one in two, are destined when they reach the age of sixty-five to be suppliants for parish relief. One in two will certainly come on the Poor Law, and there is in addition a large population always on the verge of poverty, who have to make great sacrifices in order to avoid pauperism, and who are equally deserving of the care of this House. Again, this extraordinary amount of old age pauperism is proved not to be due, or mainly due, to drink, idleness, or culpable improvidence. To contend the contrary would be to draw an indictment against the whole of the working classes. It is evidently not true, for the statistics published by Mr. Booth show that, while the pauperism of persons between the ages of sixteen and sixty-five is, I think, about twelve per cent., at all events the pauperism of persons over the age of sixty-five is seven times that proportion. That shows clearly that it is the failure of powers in old age which produces by far the larger amount of pauperism, and if we wanted any further confirmation we have it in the fact that of the people who come on the Poor Law at the age of sixty-five five sixths have never applied for relief before up to the age of sixty. I think the House will surely allow on such evidence as that that this is really a matter of the utmost and most pressing importance, and quite independent of anything like controversial feeling."





## REMARKS OF HENRY GEORGE AND THOMAS CARLYLE.

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Henry George, you will remember, in his interesting work, *Progress and Poverty*, mentions that whereas the progress of society, if real, will extend its benefits to every member, that progress, as seen in all civilised countries, is not a general advance but the prosperity of one class and the impoverishment of others, the tendency being to bring about the extreme of riches and poverty. Now, I would contend that the tendency of life for the last fifty or sixty years has been such that, though there has been general prosperity, it has not extended to the aged labourer, that all other classes and ages have progressed, but that he has, at best, stood still, and in many cases gone backward.

Thomas Carlyle, one of the keenest observers of men and society, said long ago that the law or principle which seemed to govern the conduct of society was just "everybody for himself, and the devil take the hindmost."

It is for this hindmost portion that I would put in a plea for some show of justice. Ought society to be in the condition drawn by Carlyle, and should the hindmost be left to the tender mercies of his Satanic majesty?

Surely no society is worthy of the name that cares so little for, or treats so badly, any of its members.

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## LEGISLATION FOR WOMEN AND CHILDREN, AND FOR EDUCATION.

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If you want to find a comparison as to whether we have progressed in our laws generally, as they affect the life of the members of the community, take the changes which have been brought about in our laws as to child life. There are many people still living who used to trudge off to work in dirty factories by five o'clock in the morning, when only eight years old. Steady and continual progress has been made in our factory laws, until we are now on the eve of the entire prohibition of half-time labour. Again, during the last fifty years we have been spending millions on millions on school buildings, and many millions annually, all to do what before was almost altogether neglected, to educate the children of this country. No one grudges this, surely; I am sure I do not; indeed, I feel that much more is still needed before we can hope to be in a satisfactory educational position. But it must not be forgotten that all these changes, good and salutary as they are, have

been done at enormous cost, and those who are now old and neglected have had to bear their share in the burden of expense thus incurred.

We spent millions freely to liberate the slaves in our West Indian Dependencies, and yearly we spent money for ships to patrol the coasts of Africa for the purpose of putting an end to the slave trade going on there. Nobody ever spoke as to whether we could afford to do what we did, it was our duty, and we took a just pride in doing it. And now when it is proposed to spend a few millions a year, not in a foreign land, not to bolster up a decaying tyranny, but to render tolerable the last days of those who have both toiled and spun, but have not, nor could not save sufficient to keep them in old age, we are told that the nation cannot afford it.

And more, that if we could afford it, our people are not to be trusted. We are told that their thrift is not the result of hope and will, but of dread and fear, and that therefore this dread and fear must be continued. "It may be hard," say the apologists of this national policy of terror, "but this dread of what might happen in old age is the thing on which we rely to keep up the proper discipline of life."

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## THE TERROR OF THE PROBABLE COST OF PENSIONS.

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Mr. Chamberlain is evidently frightened by the large sum involved, £30,000,000 he speaks of, and he proceeds to frighten the general public by mentioning it. But there are certain broad facts with reference to this large sum of money which are worth thinking about. One fact, which we may note, is that it is collected in taxes for a specific purpose, and that it comes back to the people, almost the whole of it, if we create no new machinery to work the scheme, which I think we need not do. Just analyse the amount and its origin, and where it would go. Take first the millions which are collected to-day, and disbursed to keep the aged paupers and officers who look after them. Well, this sum must be deducted from the thirty millions. Again, you must remember that the vast majority of the population belong to the working class, and that to them probably four-fifths of the rest of the sum disbursed in pensions would go, that is to say, twenty millions. For them it would not be a gift from the State, but just a payment, as any insurance when due is a payment. And for the rest we need not suppose that it would be wasted, for two of the saving features of the

middle class is their carefulness on the one hand, and their charity on the other. And, therefore, there would be very few who received the pension who would be in any way tempted to throw it away or use it badly. It would be more generally spent on the necessaries of life than any other similar amount of money which passes into the hands of the people, because it would be spent by people to whom the follies of life had little or no charm, and, therefore, the money would return at once into circulation. Where, then, is there any need to fear the strain of the amount?

Certainly the amount is great, and if it was to be expended on outside purposes, which would not in any way return into the coffers of the people, it would be wise to pause before we set out to manipulate the money but its magnitude is robbed of much of its terror by the facts before mentioned, and certainly all these facts ought to be remembered by any one who feels inclined to take fright at the large amount involved.

A word or two as to the quick and certain return to the channels of trade of the money paid in pensions. Think of our expenditure in alcohol, £150,000,000 a year. No one depløres this expenditure more than I do, nor can they be more willing to curtail it, but there is just one side, even of this question, which makes us

feel that the case might be worse than it is. Suppose we spent the sum which is now spent on drink exclusively on foreign beers, wines and spirits, and that the gigantic sum went out of the country into foreign pockets. Whatever of ruin we are hastening to by our drunken habits, under the present conditions, we should reach at such an increased rate then that we could not stand the strain long. But owing to the fact that we drink mainly beer or whiskey nowadays, drinks which are manufactured in the British Isles, our ride to ruin is not a gallop, as it might be under the conditions I have named, but a far slower, if equally sure, journey.

I will treat later of the reproductive side of this expenditure of £30,000,000, but leaving all such thoughts on one side here, the fact that the millions which pass into the hands of the pensioners would be expended at once on the necessaries of life inside the country lessens the strain materially, which otherwise would be felt by the nation in collecting and distributing so many millions a year.

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### THE OLD TRUCK SYSTEM.

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I know there is general and well grounded prejudice against what was called the truck system,

and all methods of interference with wages earned by the worker, and I should not enter the lists to defend the system; but it may not be out of place here to point to the fact that the system of selling to the factory workers, groceries and other necessities of life, carried on by some of the factory owners, had at least a good side for the factory owner. Where, for instance, an employer paid say £200 away to the spinners and weavers in the forenoon, and could depend on receiving it back on the same day in the afternoon, the capital required to carry on his business was far smaller than it must have been had the two business operations been quite independent. The nation, I maintain, would be not in exactly a similar position in its distribution of pensions as the employer was to his workpeople, but seeing that the pension would in the main return at once into circulation the disarrangement consequent on the movement of the money would be comparatively small.

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### UNIVERSAL PENSION.

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But why should the pension be universal? Why not let it be given to cases of absolute need? Well, in the first place, because any but a Universal Pension

would pauperize all who got it, just as outdoor relief does now, which is admittedly a most foolish thing to do. In that case every third working man over sixty-five would be looked on as a pauper. And what is more, the most deserving poor would still avoid the help they needed so much, and those who clamoured loudest would carry off the pensions, leaving the quiet ones to suffer in silence.

Again, only by a Universal Pension could the real terror be taken out of life ; the terror which damps the courage of the whole body of working men, whenever they think over the subject of what will become of them in old age, for who among them can be sure of avoiding poverty and the workhouse.

But why not discriminate? Why let the dissolute and criminal have a pension along with the careful and law abiding? Personally, I now feel that I would punish certain crimes by the loss of the pension, but even such a restriction I believe could not be defended after a careful study of the question. Then, too, the dissolute and criminal generally manage to dispose of themselves before they are sixty-five years of age. And if, by this pension, coming to the most hardened of sinners against society, the vindictive side of our grip on the criminal might



seem to be strangely relaxed, are we sure that our present methods of treating the criminals are perfect, or that there is much of the curative side in them. What would be our fear? If they were criminal at sixty-five, it would certainly prove that other methods such as imprisonment had not cured them.

At the least the pension would be an offer, and a gracious one, from that society with whom the criminal had been at war. The excuse which the discharged prisoner often gives when caught again at his old tricks, the excuse that everybody is against him, and that he has no chance of gaining an honest living, would be swept away. And if there was a spark of good in the man, or even a growing caution which had come with age and infirmity, this pension might bring the enemy of society to hoist the white flag and join hands with the forces of law and order he had defied so long. But whether much might be hoped in that direction or not, it seems to me that the fear of befriending for a few years the waistrrels in our midst is not a sufficient reason for introducing the test of need into a pension scheme, to which, if there is such a test, at least one half of our working population would have a fair claim; and the other half know not, cannot know, all through their active life whether they shall not be among the list of failures at the end, and for that reason all effort to

avoid failure is rendered less hopeful of success. This constant fear benumbing every part of their being, and thus contributing to the very failure they dread so much.

The risk of coming to want in old age is not universal. No, but except in the upper and middle classes it is so general that nothing less than a Universal Pension will meet the case.

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### PENSION SCHEME: CONSERVATIVE MEASURE.

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A pension for all at sixty-five would be, perhaps, the most far reaching conservative measure that Parliament could pass. Conservative, not in the sense of coming from or supporting the pretensions of the Conservative party in politics, but as really and essentially tending to weld together the different classes of the community in one harmonious body.

The sentiment of loyalty to the Crown, the idea which underlies the feeling of patriotism—the love of one's country because it is the land of our fathers and our own land—these expressions of emotion serve the purpose which cement serves in a building, and are a most valuable factor in holding together the fabric of the State. But, when they are all reckoned up, they have only a sentimental value, except to the man who

feels he has something to lose if such a calamity as a fall of the dynasty occurred, or if we were conquered by a foreign foe, and taxed to suit his will or whim.

What stake in the country have the individual members of any of the numerous classes which have been alluded to elsewhere, the classes which have all their life long nothing to look forward to but the workhouse. For this is so, although only about one-third of them ever actually receive such accommodation or out-door relief. The only thing of which they are certain is that they will not be allowed to stay on the earth long after they are dead; even the proverbial six feet of English soil is not always theirs for long, for the rapacity of authorities, lay and clerical, cannot afford such indefinite possession. And because no one has covered them with a stone, or has been so kind as Gray was to his imaginary rustics, where he says—

“ Beneath yon rugged elms, that yew trees shade,  
 Where heaves the turf in many a mouldering heap,  
 Each in his narrow cell for ever laid,  
 The rude forefathers of the hamlet sleep.

\* \* \* \*

Yet even these bones from instult to protect  
 Some frail memorial still erected nigh,  
 With uncouth rhymes and shapeless sculpture deck'd,  
 Implores the passing tribute of a sigh.”

Because of this lack of notice by their friends, if they had any, they are sometimes not allowed even to rest

in peace in the six feet which has been popularly supposed to be their birthright.

No stake in the country! My country! In a material sense, how and where does the *my* come in? Are such expressions and thoughts likely or unlikely to arise in the breasts of the great mass of the labouring population, whenever appeals are made to them to exult in the fact that they are Britons and not Frenchmen, or belonging to any other nationality; or when they are asked to make sacrifices during their active period of life—for instance, as volunteers—for the sake of their country?

Is it a healthy condition of things when there can only be a full reliance on this old sentiment of loyalty and patriotism where the ability to seriously think is absent, and where those who can think will be very apt to put serious questions to themselves as to whether they have anything to gain by the continuance of order, or anything to lose by revolution, or even anarchy? Depend upon it, the seed bed of socialism, and even anarchy, is not a mass of ignorance. The anarchists, whom we despise so much, are not a number of people who are unaware of what the result would be of the triumph of their devilish aims. Anarchy is a wild, rank growth, which has its roots in despair; its members are completely reckless because they are

completely hopeless. The cry of the theoretical anarchist, he who leads the rest, however much we are bound to hate and reprobate the deeds of his followers, is founded on the terrible revulsion, which a being endowed with high and noble qualities must feel in certain conditions of life. He is forced into these conditions by what we call an adverse fate, but which he believes is a direct result of the designs of tyranny, as seen in our present system of society and civilised governments. He feels his position keenly, he sees its hopeless case, and cries, as did that marvellous old Eastern poet, Omar Khayyâm—

“Ah, love, could you and I with Him conspire  
To grasp the sorry scheme of things entire,  
Would not we shatter it to bits, and then  
Re-mould it nearer to the heart's desire.”

It is a mad doctrine, but it is not fashioned from the void.

It may be said that we are happily free in this country from the worst form of socialism, and that anarchy does not find many followers in our midst; but can we hope for this state of things to continue unless something is done to do away with the hopelessness out of which such terrible doctrines spring as the anarchists preach.

As this paper is being written, what is known as the Fashoda question is on the cards. The possibility

of a war with France is seriously discussed, and along with France, Russia as an ally, against us. This is surely a grave outlook for the near future. We have great faith in our naval power, we have little notion that we shall be defeated—that this country could be invaded and conquered—to write such words seems nonsense. But you know Napoleon's saying—so often ascribed to Disraeli—"that it is the unexpected that happens." And if the danger of such a collapse of our power was ever brought home to us, should we not need our citizens to be imbued with such patriotism as would make each man into a power, strong, reliable and ready, as men never were before.

In such a difficult time, hundreds of thousands of our men would be collected into armies, for them, undisciplined and raw, grievous privations would be certain, and as the last resources of the nation would be not so much governments or leaders, as reliable and determined troops, how important at such a time would be the state of feeling which filled the breasts of the personnel of the armies. With any fear or risk of loyalty or patriotism, all would be lost. Is it wise to run the risk of such a state of feeling, when by an act of justice we might give every man and woman a real interest and stake in the stability and continuance of our security as a nation? Can there be two opinions on the subject?

Take another side of the question, which, though not so vital to the national life, is vital to our hopes of a prosperous existence. Look at our imperial and commercial position in the world, for which so many sacrifices have been made. Is it not becoming more and more necessary that the voter, the great body of the people, should take an intelligent and comprehensive view of the wonderful fabric of empire and commerce we have built up and are committed to, for though the further progress of our great commercial empire no doubt depends much on the skill of our leaders, it is the people who make or unmake these leaders.

Is it not idle to ask any man who is struggling with present privations, and has nothing to look to in a few years but the workhouse, to give such appreciative attention to these questions as we could desire from every citizen and voter. "What's the empire to me, or what's its commerce? I have neither time nor wish to know anything about them. I could hardly be worse if there was neither empire nor commerce." Some such speech as this is a likely reply to any request for attention to these weighty matters from the majority of the members of the large classes before mentioned. And yet, the ability to afford to do such an act of justice as to give a pension to old age must be dependent in a

great measure on the continued prosperity of our trade and commerce, which again depends on the wise exercise of the votes of these very masses which to-day have little interest, and take so little interest in political matters that they form a real danger to the stability of the State and its commercial prosperity. But once give these men a real interest in their future, by the provision of a pension, and you furnish a motive for thought—a motive for helping to uphold the machinery of the State—and a desire for the continuance of that Imperial Empire and extended commerce, which alone can assure such a prosperous position, that the pension could be regarded as a settled institution in the land.

It is not sufficient that the constitution should be broad based upon the people's will, but, for stability, the will must be that not only of an intelligent, but in the main a contented people.

Every one, who has had much to do with political life, must be painfully aware that what is known as public opinion is to-day a considerable farce, and that the study of politics even in the most elementary form is rare. When elections come round, and the tom-toms of party stir up the voters to vote, such votes represent little or nothing worthy of the name of opinion. And why? Not entirely, but mainly, because the men—with their nose to the grindstone, and if they



look at all, seeing nothing but hard toil all through, and the workhouse at the end—cannot be expected to begin even the study of politics, which is so necessary under our present system of parliamentary government.

To-day, our reliance can only be on the chance that, being ignorant or indifferent, or both, these voters will as likely vote for the best man as the worst, and that some providence will step in and lead this blind mass of electors whenever grave, national peril, hangs on the exercise of their franchise.

It would be no small gain, then, and certainly a most conservative measure, to give the expression, "My country," some little material meaning, even if that tangible something was but the security that after sixty-five years of individual struggling with the tasks of life, the State provided a small pension for every man and woman in the land. It would be no small gain if this measure led the men and women to look out on life with more of hope, and on national and commercial affairs as something which affected them personally, and in which they should take a deep interest.

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## JUSTICE OF PENSION FOR OLD AGE.

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To return to my first premise, after going over the various points which I have thought it necessary to con-

sider, and doubtless I have missed many, if I were asked for my principal reason why I think that a Universal Pension for old age should be given by the State, I should say because it is just. Unless we are to go back to barbarism, and kill all the old and feeble, we ought to treat them with some measure of justice. They have been, in many cases, deprived of their means of livelihood by those very changes, which are of such advantage to the general well being. We give compensation for disturbance to property owners, where we take their property for the general good, why should we not compensate other victims of our national progress. It is for the good of the workmen and masters of any given trade to have such machinery invented and brought into use as will render that trade, as a whole, able to keep ahead, or at least abreast, of the same branch in any other country. It is good for the masters who put in the machinery, it is good for the workmen who remain in their employment, because they have more regular and probably better paid work. To go further, it is good for the district where such a trade is located, because by keeping property occupied and valuable it tends to lessen the rates on all other property, and by giving regular and profitable employment to the great bulk of the workmen they are able to pay their share towards the burdens of the district, and not become a

burden to the rest of the ratepayers. And it is good for the State, because by thus enabling the branch of industry to profitably exist the imperial treasury has one source of revenue kept intact which would otherwise have disappeared.

To all and everyone it is good, except the old men and women who are unable from various causes to join in the work. The changes must be made; to stay our hand is not possible, for if by so doing we were able to keep all our old folks employed, it would not be for long, and before many years—take whatever branch of trade you like—there would be a falling off of the whole business, and not only the old, but all would be sufferers.

In the great commercial struggle of the world, to which the energy of nations is directed to-day—as much as in olden times it was directed to war—we must take our part or become a prey to the more progressive nations. There are many advantages about the system of competition, but that there are accompanying disadvantages no one can deny, and this pushing aside of the old is one of them. It would be pleasanter far for our old folks to work out their days in their old ways, and thus die “in harness,” but it may not be, it could not continue thus, and we cannot return to the old conditions. But to say that this progress is so small

in its results that it cannot afford to set aside out of its earnings enough to maintain the old, who are its victims, is surely a severe criticism, and from the growth of our national wealth one which is not borne out by facts.

Again, think how we who are now young and strong are enjoying many things which our forefathers who are now old or dead have done for us. Think for a moment how the hundreds and thousands of miles of roads which have been made by slow laborious toil were made, not just for the use of those who made them, but for us and many generations to come. We use them with our carriages, our waggons, carts, and bicycles, and we do a fair amount of grumbling when we are called upon to pay our share of the highway rate, which is only for their maintenance. We use them, and when some poor old navvy on the tramp meets us on these roads—one perhaps who has worked at the making—we feel no gratitude towards him, but as we give him threepence for his night's lodging in the next town we coolly advise him to go to the workhouse, telling him that he would be far better there than trailing about the country. And possibly we tell him that we cannot afford both to pay poor rates and give to beggars, inferring in that way that the threepence he has got is really a stretch of generosity which he must not expect from the average man.

Then take our railways. There is another aspect of the railway question besides the price of the shares and the dividend that is paid. To bring these gigantic undertakings into existence at all thousands of our fellow countrymen have laboured under almost every condition of discomfort, with scant wages which allowed little, if any, chance of saving anything for a rainy day. The need of the country in the matter of railways seems to be met for the time, and many a poor weary old navvy with rheumatism racking his bones is now rusting out in the workhouse. The British workman, who to-day bowls along at fifty miles an hour on his cheap trip to London or elsewhere, probably never thinks that one of the chief reasons why he is able to do so is that thousands of the best workers in the world toiled their hardest with great risk of accident, and of a certain prospect of entry into the workhouse if he lived long enough, to build up by their strength of muscle the great railway lines of England.

Oh, you say, we have the steam navvy now, and can dispense with much of the human navvy's work. But while we are enjoying our cheap goods carried by canals and railways, and thus saving our pockets and making our wages go further because of the cheap

carriage; while we can go to the ends of the earth for a few pounds, because of the labours of men who may now be fretting in the workhouse, is there any justice in our refusing to allow these men some little share of the comforts of life which they have so largely helped us to acquire? Thus, I say, we who are young and strong are enjoying much which has been done for us. Our roads and canals, our railways, our post office and our telegraph system are of great advantage to us. We have them and enjoy them. Then, too, the great labour saving inventions have many of them been invented by those who are dead or grown old. Is it just, is it reasonable, that we, in the prime of life only, should enjoy all these things while many of the creators of them are huddled up in our workhouses among strangers, or ending their lives in misery and degradation because perhaps, they are too proud to go there?

I say it is not just, and that only by some national provision for old age, which shall ensure to all some small share of comfort and independence, can this crying injustice be rectified?



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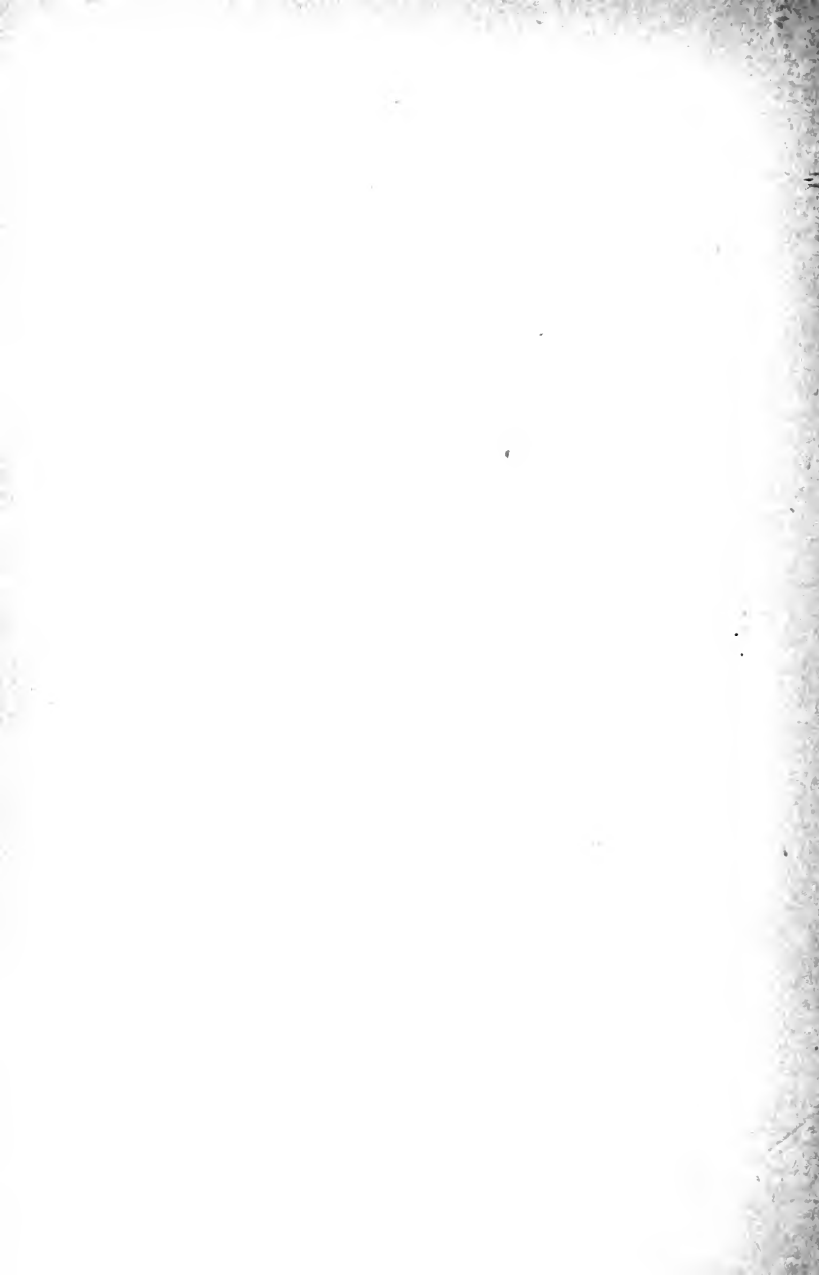
**PART II.**

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**Effect on Life and Character of  
People.**

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## Effect on Life and Character of People.

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No man who aspires to be a reformer of any system which is in vogue, either political or social, has any right to complain when he is called upon to give either positive or presumptive proof that the change proposed will be an advantage. And such a change as the provision of a pension by the State for old age would be, is so great, it would be felt by such a vast majority of the people, that there ought to be no doubt about its salutary effect before it is adopted, and therefore I propose to examine briefly at this stage the probable effect of Old Age Pensions upon the habits and character of the people.

What may broadly be said to be the traits of the British character? A hard working, industrious people, but not a frugal, not a thrifty people. Up to a certain point a large number of our people may be said to be

thrifty, but compared to the frugality and thrift which is seen elsewhere, and even compared to considerable portions of our own people, the rest cannot be described as thrifty. For instance, travellers on the continent who have spent much time in observing the way in which the workers live there, one and all I believe, accuse our country women of a great waste in the cooking of our food.

With the exception of monies placed in the Savings Banks, Post Office Savings Banks, and Building and Friendly Societies, all our other forms of thrift can scarcely be described as thorough, and depending entirely on the will to save. Take, for instance, the case of co-operative trading which has done so much for our working classes. Why has it done all this? First, because it has displaced the credit system; secondly, because it has done for the individual the saving for a period, a quarter of a year generally, which that same person could not have done for himself, or at any rate probably would not have done, owing to the lack of will force, which is needed to go on saving week by week.

I must not be misunderstood here as saying anything against co-operation, for I consider it to be one of the happiest ideas which ever came to life for our social advancement.

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SOME FORMS OF THRIFT.  

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It is this second phase of the saving side of the co-operative system which seems to me to prove that we are not a naturally thrifty or saving people, for this method of saving cannot be said to be of the thorough-going kind like the steady putting aside of money in the savings bank or building societies. It serves its purpose admirably, but it does not go to prove that its operation is a result of either innate thrift or any habit of thrift which may have grown out of the effect of fear of the evil day of want looming in the future.

Take again what is known as Industrial Insurance, which, I am informed on good authority, costs the insured as a body sixty-five per cent. in collecting and administration expenses. How many who are now paying would be so doing to-day if they had not been canvassed by the agents of the companies? We cannot answer the question directly, but when we know that in spite of all canvassing and collection of the smallest sums week by week one-third of the policies lapse, we can form some fair idea as to whether the system is in any considerable measure the result of thrift in the individuals. For the one who falls out, of course, it is all loss, and even for the two out of the three who continue, and who gain

to some extent by the lapse of the third, this method of saving cannot be reckoned in any sense the result of a thoughtful thrifty mind.

It is no part of my purpose to recommend one form of thrift more than another, but I certainly fail to see that the fact that so many of our population are connected with these various companies is any strong evidence that we are a thrifty nation.

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### RENT, RATES AND THRIFT.

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One way in which it is possible to judge of the habits of the people and their capacity for thrift, is to observe how far they are able to take care of themselves in the principal transactions of their life, where money is in question. If a man knows his business, and is sure of his ground, he is able to get value for his money, and does not pay above a market price for anything he buys ; but if he is careless and unbusiness-like, he is sure to become a prey to others who know their business. Now just let us look how the working classes have fared in a business transaction, where certain changes have been made in the relation of landlord and tenant of cottage property, and let us see if they have held their own.

The changes I refer to are in the methods of payment of rent and rates of cottages, such change having been very great during the last twenty years. Before that time it was the custom to pay the rents yearly or half-yearly, the tenants bringing the rent and being entertained to a supper. The rates also were paid by the tenants. Gradually these old customs have passed away, and the rents of cottages are now usually paid weekly, and where the rates are paid by the landlord they are included in the weekly rent. Probably, if the landlord was asked to give the reasons for the change, he would say that it was done because the old system was risky, as by it the landlord stood to lose a good round sum if one only of the tenants was a defaulter at the end of the term, whereas with weekly tenancy you could find out the bad payers sooner and get rid of them. He might perhaps add the tenants never objected to the change. The tenant would answer any similar question by saying that he preferred the new system, as by it he was spared the trouble of saving up the rent for a whole half-year, and that he was more at liberty to move if he did not care for the house.

The reasons given for falling in with the change may be taken for what they are worth, and we will not dwell on them, as they are not so important for our

consideration as the effect of the change on the parties to the bargain. The landlord is generally credited with the ability to look after himself, and certainly in this re-arrangement he managed his part very well, and if the tenant had been fairly alive to his own interests he should surely have seen that he was not a considerable loser by the change. But it is notorious that in the majority of cases he did nothing of the kind, and the outcome was that the amount which he paid in rent under the new system was more, often much more, than he had paid under the old.

The change in some districts did not come about very quickly, and is not completed even yet. I remember watching the working of the two methods, side by side, in a small factory village. One particular street in the village was lined with cottages on both sides. On one side the cottages were part of a block of back to back houses, with small rooms, and almost destitute of sanitary conveniences. The houses on the opposite side of the street were single through cottages, with small lean-to kitchen at the back. Bedroom accommodation was about the same on both sides of the street. From this description it will be seen that the advantage of comfort and health lay with the through houses. Now as to rent. The back to back houses were rented at three shillings per week, which

was collected by the owner or his son. The rents of the through cottages were £2 10s. for the half-year, with the addition of twelve shillings per year, which the tenant paid in rates; or £7 16s. per year in the first cases, and £5 12s. in the other, the sums thus paid by the occupiers of one side of the street for the luxury of the trouble of weekly payment being over £2 per year.

I was surprised to find that the back to back cottages let at all at the rents charged, and still more surprised to find that the tenants preferred to pay three shillings weekly rather than 2s. 2d. payable at the end of the half-year, or in the rate. But such was the case, and the only difference observable in the two lots of tenants was that those who paid the most rent were usually poorer and less able to pay rent at all than their neighbours across the street. Such a lack of ability to perceive what is the right and business-like thing to do in certain given circumstances, as this instance exhibited, always appeared to me to prove that the business side of their character was weak compared to many other qualities which they possessed.

I should not say that the discrepancy between the amounts paid under the two systems is generally so striking as the one given, but I have been told by those who have seen much of the change in our large

towns that something of the same kind has occurred all over the country.

Therefore, while we are considering the question of thrift, this bit of history may not be out of place, and whether or not, it is sufficient to prove that which I have heard strongly asserted, that is, that our habits of thrift are deteriorating, it certainly does not show that there is any general power among the labouring classes to deal in a business-like way with money. Nor does it show that the landlords have much faith in the thrift of their tenants; and more, I fear it does show that the tenant has not much faith in his own thrift.

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### GAMBLING AND BETTING: SOME FORM OF THRIFT.

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Betting may not be usually counted as a form of thrift, nor is it in its results, but still it is one of the many ways in which a large proportion of every class invests a considerable amount of its spare cash, not to speak of the cash it cannot spare. And the great class, whose thrift is mainly in question in any discussion of this pension question, is admittedly becoming year by year more and more involved in the betting craze, and in some districts the women too are now said to be as



bad as the men, many women having joined the ranks of the bookmakers. There may be many and varying reasons why a person indulges in betting, a love of excitement, and an attempt to increase the enjoyment of certain forms of sport, but the great reason is, no doubt, a desire to gain by a short cut that which in the ordinary walks of life can only be gained by a more tedious method. We suppose all who make a practice of betting must do so with the knowledge that they are contributing to the upkeep of a leisured class who live on the toll taken out of the money which passes through their hands in bets.

At the gambling tables, where to outward appearance the gamblers put their money on numbers and trust to the chance of the game, it is well known that over five per cent. of the money goes to the table, and if a similar percentage passes into the hands of the bookmakers there need be no wonder at the poverty of those who are their customers, or the comparative affluence of the bookmakers. Of course someone must win in every game, and in every horse race the man who gets on to the right horse draws more than he staked as a rule. This evident fact is, no doubt, the temptation which lures the millions who gamble to go on trying their luck. They are lured by it so far that they must either forget or ignore in their recklessness the facts before

mentioned, that is, it is from their pockets that the bookmakers draw their livelihood, and that on the year's average they, the public (the gamblers) get no interest at all on their investment, but are bound to lose something like five per cent. of their invested capital. This is not a dissertation on the evils of betting, and therefore we need not examine the other well known drawbacks which attend the gambler, such as the almost invariable recklessness with which the windfall is spent when it does come, and the temptation to theft which young men have who find themselves cleared out by a run of bad luck. All that it is desired to adduce here is that in no sense of the term can indulgence in betting be described as good thrift, and yet that there is an enormous and ever increasing number of our population who use, or spend, or waste, according as you look at it, the amounts great or small which they have at command in this way, after they have satisfied the ordinary necessities of life, just as others may put their money in a bank.

It is difficult, but one can just imagine a man who trades with bookmakers having an account at the savings bank, but it is far easier to imagine that many who bet do so because the small sum they put on is nothing to look at, and doubtless many of them think that if they make a haul they will put that aside and

start saving on top of it. And it is just possible that some odd cute one here and there scattered among the lot do even carry out this resolve, but allowing for such exceptions the whole process of the gambler is opposed to that steadiness of mind which we must have to ensure a thrifty habit.

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### FURTHER CONSIDERATION OF THRIFT.

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A point I wish to draw attention to is that although we have with our present system no bottom, so to speak, to the pit of poverty to which we can fall, and what anyone can come to in old age, and that at least one-third do actually come to such a state, yet this knowledge has not saved us from habits of folly or extravagance.

What and where then is the thrift which is said to be in danger, and which we must be careful not to destroy. You cannot destroy a thing that does not exist. And I fail to see that anyone can say that we are a thrifty people. We have thrift, much thrift, but there is so much room for improvement in this particular, that at the least the most fervent believers in our thriftiness ought to examine, with an open mind, all proposals for a pension in old age, and only condemn them when he can produce some proof that such schemes would endanger the thrift we have.

In addition to the points raised it is almost needless to draw attention to our extravagance in the matter of drink, but our consumption of alcohol alone is a fact which, when studied in all its effects on the people, condemns us as an extravagant race.

We cannot deal here with the moral effects of alcohol, but the loss it entails in grain, which might be used as food, and the cost it is to the buyers of it, are two facts which effectually dispose of our claim to thrifty habits.

And yet, although there is so much evidence of lack of thrift, I am bound to say that such habits of frugality as many of our people possess are so valuable that we should be exceedingly careful not to do anything to lessen them or restrain the tendency towards a further extension of thrift. But after admitting so much, in considering this pension scheme or any other question which may have a direct or indirect effect on the habits and character of the people, we shall not be acting wisely, I think, in assuming that thrift is a strong characteristic trait of British life, and that we have nothing to learn and unlearn in this particular, or that it is carried to such a pitch that there is not vast room for improvement.

In any further consideration of this part of the

subject it must still be understood that by thrift is meant the economical use of goods, and the saving of money, and that it is what we may describe as industrial thrift of which I wish to speak, that is, the effort to save something out of earnings in wages, or by persons engaged in small trades.

What I cannot understand is, that in every statement by politicians on public platforms, almost in every paper read at friendly society meetings, in every article printed in magazines, wherever this quality of thrift has been mentioned, it has been mentioned as an inborn quality, and not to be doubted, and wherever an opinion has been given as to how a pension would affect it, it has been in the shape of solemn warning, adjuring all concerned that this great quality of thrift would be placed in deadly peril by the provision of a pension. So general has this solemn protestation been that doubtless it has had the effect of warning off the subject of Old Age Pensions many who were inclined to study it. I feel there can be no good while hammering out this or any subject in any over statement or scoring by fluke, and therefore I hope I shall be corrected, if I make any misstatement here, but I must say that so far as I am aware there has not been, on the part of any one of the solemn protesters, even an attempt to prove how and in what manner a pension is opposed to thrift.

Now I take it that it is a very handy way of arguing (that is if your opponent will allow it to pass) to take a crucial point like this and say it is thus or thus without giving proof of any kind why it must be thus or thus. I must protest here against any such unwarranted conclusion on the question of the probable effect of a pension on thrift, because it is, I believe, admitted on all sides that this question of thrift is the one on which the whole pension question hangs. If a pension would seriously imperil such habits of thrift as we have this fact alone may be set down as sufficient to damn the whole thing. But the seriousness of this very fact, one would have thought, would have led such writers as Mr. Loch, of the Charity Organization Society, to go into the proofs and open the eyes of the British public to the danger, marshalling the proofs in the light of day; if such proofs were forthcoming. But nothing of the kind has been done or even attempted. Sir M. Hicks Beach is ready enough to describe the giving of a general pension as a wild scheme, but that is the beginning and end of his criticism, and even from a Chancellor of the Exchequer this is not quite good enough, and shows, in my opinion, too great a faith in the easy way in which the British public can be led by mere statement, without even attempt to justify such statement.

It may be said that there are no records to go to where proofs may be found one way or the other, but even if that is so that is surely no reason why the British public should be told that certain results must follow a given line of action.

The question is open, and for those who have jumped to this conclusion, that is, that a pension would destroy thrift (a most unwise thing to do at any time) I would say that it is only common courtesy towards those who may listen to what you say, or read what you write, for you to try and prove that your conclusion is correct before you speak it or write it down as such. Now I maintain that this has not been done—not been done at all—and therefore the whole bundle of opinions, by whomsoever spoken or written, embodying the idea that pensions and thrift are antagonistic, are valueless, and must be put aside until proof is brought forward of their truth and value.

To say that this is the general opinion, in my view, is merely to say that men and women have not chosen to examine the case, for there is no basis of experience on which such an opinion can be built.

Let every man, then, examine the probabilities of the case by the range of his own experience, for that is the safe way. Put the matter to yourself

thus—Do I know anyone who has ceased to work and stopped in a thrifty course of life because he had some addition to his income brought in sight when he would become old. Not a great fortune, but something at all to be compared to this proposed pension. I must say that I have never known such a case.

But we may ask here, who is it that it is thought would be spoiled, or rendered less industrious and careful, by this prospect of a pension. Does any one feel that the pension coming in sight would retard efforts to save, already begun and partially successful; would it not rather act as an encouragement in such cases. Does any one suggest that it would interfere with co-operation. What is the idea, then? Is it that those who are not thrifty now would have a certain terrible cause of fear removed from their path, and that we have hoped that this fear might lead them to try to save; in other words, is the terror of the work-house the sheet anchor of hope to those who look for saving qualities to grow?

Think for a moment. Is not fear a paralysing quantity in human affairs, and are not men and women far more likely to grow careless and reckless through fear than through hope. Then, too, a pension at sixty-five must not be confounded with a sudden



windfall, which one has known come into a family and upset the ordinary jog trot ways of life before found there, altogether to the injury of those who received it. Never at any time would the pension be there in bulk, and even its modest relief is held back till old age.

It is there, as we say, in the Bank of Fate—the dark fate which hitherto seemed certain to so many when this period of life should be reached, is changed. There is a little warm light in the far western horizon, towards which we are all wending our way, that is all; beyond, it is still thick darkness, may be, but on yon ridge—old age—there is a glimmer as of day; though from where we stand in youth, or middle life, there seems little but waste and barrenness right on between us and the far off ridge.

I have pointed out that there was not much data to argue from as to what the result of an Old Age Pension would be, and said that I knew of no instance which would warrant the conclusion that a pension would lead to lessened thrift. I will give you a little personal experience of a few instances where I have seen an Old Age Pension at work. In the village I am thinking of, and which I know very well, there is a certain club, or friendly society, which has

added to its ordinary benefits the provision of a pension of six shillings per week for its members when they are worn out, and are too old to work. According to the usual opinion as to the evil effects of an Old Age Pension, the members of this club should have been so demoralised that they would not have sought, in any way, to make a provision for old age, or show any signs of thrift, other than would just enable them to pay their club money. And those who hold such opinions would have expected that the life and prosperity of this club would have been short and disastrous.

Strange as it may appear, the very opposite result has been seen. How long the club has existed I do not know, but forty years at the least, and so long as I remember anything, I remember three or four members of this club, who lived near my home, going on a certain day to pay their club money. And I also remember that sometimes one or two of them did not return sober—the club was held at a public house. I merely mention these two facts so that you may see that, except in the matter of this provision for old age, the club was an ordinary club, managed by some of its members, and subject to the disabilities to which all friendly societies are exposed.

Now as to the result. This club prospered, not just keeping in existence, and at it's wits end to pay its

way, but it grew both in membership and wealth, and to-day it is in a most flourishing condition—owning property, and having investments in mortgages, which form valuable assets—and it has a very large number of members, and bids fair to last as long as any club in the country. And yet all its old members when worn out have had the six shillings per week to cheer their last days. To keep as near to personal observation as possible, I will tell you what I know of three members who used to go to the club when I was a small boy. They were without doubt three of the most careful, self-respecting working men in our village. Two of them (both of whom brought up large families) managed to save money, and had it invested in property, by the time they were sixty-five years of age. Neither of them ever, so far as I know, drew anything in the way of pension; and one of them is alive and still working in a factory, although he must now be over seventy years of age. Their families have always been well fed, well clothed, and are to-day far above the ordinary run of working men and women. The third, although always poor (owing to his having to help some shiftless relative), actually went to his work until nearly eighty, and scorned to take the six shillings per week, persisting to the last that, although he knew he could have it, he would work; and I believe he died without ever getting the pension, so independent was he.

Now these three members may or may not have been above the average of the members of the club. I have no reason for saying anything either one way or the other, but that the prospect of a pension when unable to work ever led them to shirk work is not only not true, but so far as I could judge, and I had ample means of judging, the prospect of this pension led them to fight their fight in the battle of life with a rarer courage than the ordinary man, and had in every way a most salutary effect on their industry and character.

At present this club is paying five shillings per week to its old members instead of six shillings, as, although it is very sound now, the members thought there was some risk of endangering the financial position in time, if they continued to pay six shillings. One of the members to whom I spoke, said "The pension has been abused in a few cases, but very rarely indeed, and when it was abused it was by some of the members who had fallen victims to the folly of intemperance."

Now here is an instance of a pension in prospect, which has been at work for thirty or forty years, and I have no hesitation in saying that it has not only not had a tendency to lessen the thrift of its members, but that it has been the means of increasing it; and increasing it, not in that narrow determined way in which the miser surmounts the difficulty of saving, but in that broader

and healthier way in which a man acts who has a cheery view of life. For this man, you will find, takes care to get plenty of good food, and by hard work, which the good food enables him to do without fatigue or loss of health, will earn more than the average man could do at the same work.

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### THE PRINCIPLE OF THRIFT.

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At this point, where I turn again to the question of thrift, I wish we had some great mind like Thomas Carlyle or Herbert Spencer, who would analyse and lay bare for us the bed-rock reasons of what is known as thrift. The reason for such a wish is that I feel sure you must convince that great conservative body—the British public—that the quality of thrift which we somehow feel we have, is not to be put in jeopardy by a system of Old Age Pensions. Personally, I am convinced that such is the case, nay, more, I am convinced that when the British public have looked fully into this question they will see that the provision of a pension in old age would promote thrift. But how to make them look, that is my difficulty.

In attempting to prove this, let us begin by asking what is the principle which underlies the effort to save

money? Is it not exactly the same as that which induces the hen to lay its egg in a nest where there is at least one egg already. Young people, we all know, are often induced to begin saving their pennies by their parents depositing some larger sum in the savings bank in their name, but these small savings often disappear when the folks are married, if not before, and it is more particularly of the possible effort which may be made about that period of life which I wish to direct attention. It is not a common thing at all to find the average working man set out steadily and regularly to save something from his earnings. Co-operative societies and similar agencies have to some extent certainly done for him often that which he could not do himself. But the very fact that so many are thus helped, and have their money saved for them is, as has been said, rather a proof of a lack of saving qualities, rather than a proof that such qualities exist.

Apart from the members of such societies, who are the people that save money? In my experience it is often those who have had a little left, a hundred pounds perhaps, or a cottage house or two. To keep their bit of money intact, to keep their bit of property, efforts are made and carefulness exercised, such as you could not find in the house of men who in every other respect—age, trade, wages—were on a level with the

possessor of the bit of money or cottages. Sometimes I have noted a man who has gone along earning fair wages, but generally spending all weekly. His father dies, or by some other means he gets a little fortune. What does he do? First of all, he takes it to the bank, and forthwith from that very hour he begins to reckon up the amount of interest it will bring; further, what that interest, reckoned for a series of years, will add to the capital sum. His mind dwells much and long on this acquisition, and soon you find him trying to scrape up another pound or two to take to the lump and so increase the rate at which the interest is adding to the bulk.

Once having got away from the edge of the precipice of poverty, on which he walked before his little fortune came, he does not try any longer to see how near he can safely walk to the edge of the pit without falling over, but steadily and with care, because he is following some latent instinct of his nature, he tries to get further and further away from what he now sees was a risky and hateful position. Before this time, whenever he was invited or made a resolution to begin saving, he always met the invitation with "What's the good, I could do so little it wouldn't be worth while," and if by chance he loses his fortune with his added savings, he runs much risk of falling back into his old careless

thrifless ways, because he no longer has that little sum at the bank, or the cottages to look to. He may be earning exactly the same sum in wages, and his needs in the way of expenditure remain the same, and thus his ability to save is not impaired by the loss of his hoard, yet because of that loss he gives up saving.

Now is it an unlikely assumption to say that the provision of the certainty of a pension of six shillings per week for this man on reaching sixty-five years of age would have a very similar effect upon him to the acquisition by some good fortune of a small hoard of say £200, or the two cottages, which might bring in six shillings a week in rent. He would not have the cottages to look at, certainly, nor would he have the bank book, which in figures showed the wealth he possessed, but he would know that on the security of the country he had a certain income of six shillings per week waiting for him when he reached the prescribed age.

What would be the first thing he would be likely to do? I should say it would be to set his wits to work to find out what he could do with the six shillings, and very soon he would find that though he could get food and some sort of clothing with it, many other things, which the very poorest enjoy occasionally, would be out of his



reach ; and, if he had the spirit of a mouse, he would resolve that some effort must be made to save, even if it was the smallest sum out of his earnings, so that by the time he reached the pension age he would have something to supplement the six shillings, if he was then so unfortunate as to be unable to do further work.

Of course it is quite impossible in such a short work as this to take into account the wide diversity of temperament, which we all know exists among men and women, and affects their conduct in this matter of thrift. Men who have studied the subject, and have lived in a variety of districts, will tell you that districts vary in quite a remarkable manner, in some districts the habit of saving being general, while in others, not many miles away, men and women of thrifty habits are very rarely found. Nor can we speak as to the influence of generation after generation of care and thrift on their descendants, or of generations of folly and improvidence on those who spring from such stock. Such influences we all know have much to do in shaping the lives and habits of individuals, families, and even, we may say, races.

What I have tried to do here has been to enunciate the principle that men generally are far more likely to

make an attempt to save who have something to save to, than the same men, if they have to begin off the bed-rock, and without anything to save to, without a nest egg (either at hand, or in the future) in the shape of a pension. And that instead of a pension (as has been roundly asserted by many, without so far as I am aware an atom of proof) retarding thrift or endangering the continuance of thrift, it would have an entirely opposite result, and the principle which underlies the habit of saving, in my opinion, is exactly the same as that which induces a hen to lay its egg where there is at least one egg already—what I will call the principle of the nest egg—and that just as you induce a hen to lay its egg where you have placed one egg, you would induce the British artisan and labourer to begin to put something by from his earnings by providing him with a certain small sum in the shape of a pension for old age.

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### THE FRENCHMAN—PEASANT AND TOWNSMAN.

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In continuing to dwell so long on this question of the effect of a pension on our habits of thrift it must not be assumed that it is done because I personally have

any doubt as to the result, but rather because it has so generally been assumed that a pension which was not the result of personal saving, would injure thrift, and that if a pension was given by the State guardians or other body, that body should hold over the recipient some terror of possible loss of pension unless certain onerous conditions were complied with ; because this assumption is so general is the only excuse I can give for attempting to further illustrate the question by calling attention to the habits of the inhabitants of the great country which lies across the English Channel.

I may say here that I would not maintain that the analogy between the French peasant and our ordinary labourer is so very close, but a look at the Frenchman will, I think, help us to see that we are not the only thrifty people in the world, and that the nest egg principle has been operative there for about a century.

I must not be taken to say here that I am favourable to some of the extreme forms in which the saving habits of the Frenchman has shown itself, nor to express approval of the sordid meanness of their life in some cases, but with these reserves I submit a few remarks on the habits of thrift as seen across the Channel.

From time to time, and notably in 1871, the

wonderful thrift of our neighbours in France has been seen and has excited our admiration. The five milliards which Germany at the close of the war exacted from France (and when she got them probably rued that she had not struck out for ten) were forthcoming, as if they had been drawn by some mighty wizard out of empty space. It is generally known now that it was out of the savings of the French peasantry that the money was drawn. And since that time the enormous expenditure that France has incurred to educate its children, and to arm its population for the great war of the future, has been borne patiently and calmly by this same peace loving people. A pitiable spectacle possibly it may be, but with that we have nothing to do now, the mere fact that it has been done is what we wish to mention. The universal comment on the French peasantry is that they are, above all things, a thrifty people. Now there must be some reason for the peculiar character which these people possess.

Is it to be attributed to the inborn temperament of the race generally or any one of the various races into which the French people may be divided. We think not? No! Even the sturdy Bretons have not such a stolid manner as to suggest the carefulness and tenacity of purpose which is the ground work of the habits of a thrifty nation, and the further south you go the more

light-hearted and gay do you find the people. Therefore you cannot set the thrift down to temperament. And if not to temperament or inborn tendency then may not the cause be, is it not likely to be, found in the circumstances of their lives, their environment?

Ever since the revolution the great feature of French provincial life, as we know, has been the peasant proprietor. A piece of land owned by the peasant which he tilled with the assistance of his wife and family. This, perhaps in the next generation, divided between his two children or passed on to one child and a desperate effort made to provide a dot for the other child. This is the history of the French peasant.

Here you have at a glance a situation which is calculated to foster to its highest pitch habits of thrift and carefulness.

In numberless cases the plot of ground is so small that the peasant could have earned far more by any sort of handicraft in the town than by attending to his land, and yet it was his own, and his position, and its further needs were present to him plain and straight. To keep the land he must work hard, and to save anything out of the produce of the farm he must carry frugality to a great length, but the

central core of possession is there, and the struggle although difficult is comparatively plain. There is the reason why the French peasant is such a thrifty man, he has something to save too, and of all things—the best something in the world—a piece of land.

To show in another way that this is the reason, think for a moment of the very different habits of life of the dwellers in the large towns of France, such as Paris, Lyons, or Marseilles. Though here too there is thrift of a different kind. Here the true temperament of the people finds congenial soil, and without check runs its merry course, and if it is modified at all, it is probably by the influence of those who have moved into the towns from the country. They cannot forget so soon the habits of their childhood. But with this exception there is so marked a difference between the town dwellers and the peasants that all travellers tell us they have, or seem to have, very little in common. The reason is plain. The peasant has some possession which he can call his own, and however small this may be it is a continual incentive to thrift. He has no idea of selling it. It is his pride, his anchor, his steadying ballast, whenever some temptation to wild ways of extravagance appeal to him. The townsman in France has, as a rule, no possession, nothing except his weekly wages, and though they are often double the amount

which his brother in the country has at command he is nothing like such a saving man, as thrift does not come naturally to him. Lacking the incentive which his peasant brother has, he is often his exact opposite, and from his conduct socially, politically, and economically, gives the foreigner the impression that the French people are a reckless, volatile, vain and whimsical people, who live for to-day entirely, who are never quiet unless they are steadied by excitement, and never at peace unless they have a row going on in which they have a leading part.

Here then you have a most excitable people when left to its native freedom in the towns, but which in the country districts is capable of and exhibits the greatest example of thrift on a large scale that the world has ever known, and this condition is, it is fair to say, owing to the fact that the great incentive to save, having something to save to, is present in their case and absent from those in the town.

It may be said that it is pushing the argument too far to say that a pension for all at sixty-five is on all fours with a few acres of land and a homestead, and that may be so, but the principle is the same. We have said that a piece of land is perhaps the best kind of centre for the mind of the poor to dwell upon, to bring

out his latent saving qualities, if he has any, and create such if he is destitute of such quality. And undoubtedly it has some advantage over the prospect of a pension in that it can be touched and seen by the natural eye, but this advantage even would disappear when this present generation saw the last receive and use the pension on reaching a given age. At once almost, and more and more as time went on, there would be seen instances of men and women who had by some little previous savings put a few pounds aside before they came to the pension age, and the difference would be noted between those who could just live out of the pension and such as had saved a little in addition. The reality, the concrete reality or certainty of this existence of a pension would very soon become in the nature of a possession, and would begin instinctively to operate in the minds of the generations who were engaged in the active affairs of life and had money passing through their hands either as wages or in trade, and the operation would be very much the same on the minds of the present middle-aged folks as the possession of a piece of land acts on the mind of the French peasant.

Fears have been expressed by the people who hold that a pension would lessen thrift that it would also lessen the inclination of our industrial population to work. People who hold such views are not easy



to convince of their error, because they have generally adopted them without much effort to prove their reasonableness, and therefore cannot be shown that the lines on which they have reasoned are false, as there are no such lines to run upon. But even such men will admit that of all men the French peasant is perhaps the most industrious plodding labourer to be found in Europe. In many senses he is inferior to the English navy and to most of our labourers, but there he is on his farm without supervision, without the hell of destitution or the workhouse to goad him on, working away from daylight to dark, from year end to year end. And therefore if the example of the French peasant can be taken as proving that thrift must have something to build upon, so also is his conduct as a hard worker a proof that to have in any certain tangible form (either in a piece of land or a pension for old age) a possession, would be an incentive to work so that by the results thereof this something might be increased and added to year by year.

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### THE MENTAL AND PHYSICAL STRAIN OF PRESENT SYSTEM.

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This brings me to that part of the subject which we may call the mental and physical strain. Who can tell

how much of real vigorous life is lost by the lack of this security against want at the end? How much depression of spirits, and how much of physical drain which accompanies such depression? No one. But that is not because anyone who thinks of the subject does not feel that the amount is great, but owing to the varied character of the human beings on whom the effects are to be noticed, and to the desperate secrecy with which the best of men or women bear without flinch or moan this strain.

But though this side of the subject is so problematic, and can at best be but indicated, it is not an unimportant aspect of the question. Whatever of strain or depression falls on men and women, and in the bearing of it impairs the life of the individual for the whole term of his working years, cannot be taken too seriously, and any cure for it would be invaluable.

Robespierre, it is said, remarked on one occasion "that if there was no God it would be necessary to invent one." And without stating any religious opinion, I should say that the most valuable idea which man possesses, valuable in keeping him hopeful and cheery in this life, is that of a future and better life—some-where past the bounds of this. Now, in a lesser degree, but in a much more definite form, I think we

can see that a pension for old age is bound to have a cheering influence on all the earlier portions of our life. To-day for many millions in our land there is looming in the future a dark unfathomable portion of their life, where hope, independence, and comfort have no place, so far as the mental vision can discern. They may refuse to look, they may try to live in the past, or in the present only, but such efforts are all in vain. For they see, from time to time, their neighbours, perhaps ten years older, taken away to the workhouse; a young man or woman sees his or her father or mother thus thrust out from the family circle, and taken over the hill to the poor-house.

The capacity to suffer such breaks and stings in our life's career, and still to appear cheery, is, I admit, great, and must excite our wonder, whenever we think of it; but it has its limits, and even if it is sufficient to maintain the vast majority in a sane condition, it cannot be doubted that all through life this fear has a saddening influence over the great majority of our population. Of course, it is impossible to estimate the effect on their health and physique of this gloom of the mind, caused by the dreary, hopeless outlook at the end of the years of manhood and womanhood; but that it is all in the wrong direction, I think, cannot be denied. On the stolid and thoughtless,

it is true, the effect will be far less than on the sensitive and thoughtful, but even with such—the dull half of the working classes—as they come nearer the end of their active career, the depression of mind and consequent enervation of physical strength, in my opinion, is so serious that it probably far outweighs, in its weakening of our productive force, and, therefore, loss of production, the cost of any pension scheme that has ever been mentioned. With the sensitive and thoughtful among the industrial portion of our population, this awful prospect of ending life in a workhouse, I am convinced, leads to insanity and suicide in an ever increasing ratio. And, probably, as our population becomes so far educated as to be really able to think over life's problems, we shall see from the cause here indicated, a steady increase in both insanity and suicide.

But, if we could leave the mental effect on one side, we cannot be blind to the terrible physical deterioration which must ensue to the sensitive and thoughtful, who cannot help dwelling with horror on the dreary period of old age imprisonment which awaits them. But, once remove this risk of a gloomy ending, which now stares so many in the face in the distant horizon, and over the whole range of life, let this pension shine like a star above the gloom, whole

multitudes, which now so hopelessly and wearily day by day take up their life's burdens, would take up their burdens cheerily; yes, and heavier burdens. Stronger bodily, because cheerier mentally, their life's tasks would be tackled and done with ease. "What's the use, what's the good?" "I cannot do it, I know I cannot," exclamations bitter, sad and terrible as they are when the lonely soul gives utterance to them, do they not, must they not represent loss of energy, loss of physical power, which, though not easily tabulated, must be enormous.

The class which I have had in mind in the foregoing remarks—anent deterioration of physical and moral health—owing to this dreary outlook, is the common labouring classes, farm labourers, and other labourers who are generally described as unskilled, but is there really much relief from the dark picture when we look at the better class artizan. To some of this class, no doubt, the extreme darkness of the outlook and its effects is only partially true, but the average mind of such is too receptive and reflective to allow him to view the future with other than feelings of sadness. The receptive quality of this mind sees the little savings of a neighbour swept away in some venture, swept away when old and worn out, and there is no chance of the hardest thrift saving him from beggary and pauperism. He sees old women

whose lives have been the best he has known, most useful members of society, whose charity has kept them poor, ready to help anyone in need (too ready, to look well after themselves). Old maids, may be, on whom the silly scorn of vacuous minds have been turned, but for whom the world is better and to whom it owes a debt, who never had the least chance to save sufficient to keep them in old age; he sees such carried off to the workhouse. He sees homes which have been models of cleanliness and comfort at last broken up and the aged man and woman pass out of the village life to wait the end elsewhere. He sees this! The artisan who is prosperous to-day sees all this insecurity of success following on such efforts as he is now making, or is proposing to make, and his reflective faculty tells him, it can tell him nothing else, that the efforts which he is now making afford little, if any, security for the comforts of life in old age; the odds are heavy against him and he is bound to know it. Now how can such reflections be other than despairing to even the thinking thrifty artisan, and if they are saddening to the mind can they be other than injurious to the physical vigour of the body.

“Hope,” as Pope says, “Springs eternal in the human breast,” and absolute despair may be rare among the working part of our population, but the

borderland of despair is, in my opinion, peopled by a far greater number of our fellow citizens than we are generally aware of. When one goes away to the asylum, and another clears off the stage by suicide, we feel perhaps that this despair of which we have spoken has been at the root of the trouble. But you will admit that we do try, and try hard, to discount such evidence as these witnesses bring to us, we go on, prefer to go on, and say to ourselves "Yes, that may be is the cause, they could not face their life's task, but they must have had a morbid turn of mind, and we do not think that the average working man lays these things so much to heart."

But if this view of ours were true, it is not the settlement of the point, for this albuminuria of life is there, whether we acknowledge it or not, or whether it has its full effect on the individuals of which we are thinking. And we, or any who think, to sweeten life at its source, and to clear out of its way unnecessary obstacles, cannot do anything which would help so much in this direction as this provision of a state pension for the aged would do.



## EFFECT OF PENSION ON AGRICULTURAL VILLAGE LIFE.

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I cannot go over the probable effect on every kind of workman, but I will refer to one. Just think for a moment what a different tone would be imparted to the life of our country villages (villages where the majority of the dwellers are agricultural labourers) if there was a pension insuring the means of existence for every one at sixty-five. To-day, every man in these places, as he grows old and approaches the future, for which he longed as a boy and let us hope feared little while the blood coursed with vigour through his veins, becomes less and less able to think of that future without fear, until at last his only hope of comfort springs from anything which distracts his attention and puts out of sight the path to the workhouse.

For the agricultural labourer the battle of life has only one chance of glory, and that is to fall early in the fight while yet the ranks in which he marches are moving forward with some hope, futile though it be, of victory.

As onward moves the generation of men and women sadly it becomes clear to all who are still left in the ranks that they are fighting a losing battle. What can they do. Too late they see that Tom, or Dick, or



Harry, who in youth left the ranks of the agricultural labourers and found service in some foreign land where there was some chance of a whole life of comfort. Too late they see that these men did the right thing, although to do it every tie of home and friendship had to be torn asunder.

What can they do? Their children who are about them are in the same case as they were while young, able to sustain themselves and nothing more. Their attempts at extra work in allotments have been helpful to them in bringing up their children, but few, very few, have had the heart to enter into any engagements of this kind because they saw that in a few years they would not be able to continue to hold the allotment.

What can they do? Just what they do. Nothing else is possible. Linger on after sixty-five years of age in hopeless, helpless case, wearied with the fight, they are beaten and they know it, have known it for years. In fact they were beaten from the outset. To expect such people to have any cheer or joy about their lives is mere fatuous nonsense. The more ignorant they are the better for their peace of mind, and if nothing can be done to change their lot in life it is perhaps as well to leave them in their ignorance to the squire and the parson.

The squire will show them how he can enjoy life with his dogs and his guns, and his servants to attend to his every wish and whim, even to suppressing, like old Mr. Hardcastle did Diggory, what laughter may be possible in them when he tells his doubtful stories. And the parson will console them perhaps by little doles, and preach to them about another and better world which he no doubt deems for them a very credible story, but which story methinks, it is just possible, might find more attentive ears if ever in their prospect for this life there had been one single gleam of hope to light their forward way. But with a pension, by which they could still live among their fellows and hold up their heads as free men, much might be hoped in the way of improving the dreary vacuity of our country villages. The brotherhood of man which Christ spoke of when He was here upon earth would become for them somewhat at least of a reality and crime alone would now be punished, misfortune at last ceasing to be a crime in the eye of the law.

The influence and domination of squire and parson would suffer, may be, but all such who are worthy of their position would delight in the change. The cringing recognition of one man by another, surely the most sickening of sights, to the one cringed to, would disappear. One of the last traces of serfdom would thus be lost, as all would hope, for ever.

SOME EFFECTS ON HOME LIFE OF POOR.

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It is not easy to show how an old age pension would affect the home life of the people because of the infinite diversity of circumstances to be taken into account, but that it would have certain broad general effects it is not difficult to foresee.

Where, for instance, an old father who was almost past work, or past it so far that in to-day's labour market he could not earn sufficient to keep himself in food and clothing, and must now perforce go to the workhouse, with a pension of six shillings per week he would be enabled to stay at home with son, or daughter, or (even if there were none such near) with friends. He would be no encumbrance at the worst, and in the vast majority of cases would be able to relieve his son, or son-in-law, of such work as it would otherwise have been necessary for him to do in the evenings when he came home from his work. If this work was of a productive kind, such as an allotment, pigs or poultry keeping, the old man's services would be valuable and in many cases indispensable to the success of the venture. His presence in the home, unless he was an absolute and determined reprobate, would be most beneficial. The wisdom which comes with age and experience to every sane man, which in this case

would not be soured by hopelessness and the mental deterioration consequent on fighting a losing battle, would be of great value to the son, or son-in-law, even where the old man has been denied educational training in youth. In the house too, owing to the presence of father, or father-in-law, the female side would be scarcely so likely to mismanage and neglect the place as is now too often the case.

With a home thus worthy of the name, probably owing to this presence, and with that common excuse of lack of company removed, with a person of long if not wide experience of life standing by as a silent protester, if not an active counsellor, is it difficult to imagine that one of the common habits of artisan and labouring life would soon be modified and changed, namely, that regular evening procession to the publichouse, which is the bane of the working classes, leading as we know too well to a vast percentage of the crime and misery in our land.

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#### EFFECT ON FEMALE PORTION.

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As to the effect of a pension for old age on the female portion of the community, although it might not be the means of increasing the productive capacity of

the population in the same perceptible manner as we should see through its effect on the male side of life, in a quiet way it would be likely to do much in that direction, and in its effect on the home life of the poor it could not fail to have a cheering influence. Independent and provided for, so far as the mere necessities of life went, a woman of sixty-five would be welcome anywhere in the circle of her acquaintance. Her experience in the upbringing of children and ordinary household work would ensure that welcome, and if ever the difficulty of the much maligned mother-in-law occurred her services would have no difficulty in securing recognition and an opportunity for usefulness elsewhere.

We are not yet so technically educated as to be able to discard experience and what we call rule of thumb in house work, at least not so far as to put any hale old woman out of date, or that the young wife and mother cannot learn much from her parent or other elderly woman. Where, as often happens now-a-days, a young woman finds that she has some ability for work which she can get away from home, and for which she can be well paid, and thus improve the family's position, the presence of a mother or any other woman who could take charge of the household during her absence would materially help to make possible the doing of such work by a young capable woman.

Perhaps in no single way would a pension for old age be so clearly a gain to our social cheer and well being as in the case of the old maid. It might be too much to say that generally with a pension the old maid would get married. A destitute old maid of sixty-five, although she might be just the one who could help a man of similar age to toddle cheerfully down the hill, has no chance of such a change in her life now, unless the old man has a goodly income. But with a pension sufficient for her needs the case would assume a more hopeful aspect, and if the man had a little hoard in addition to his pension, his partnership with one, who from some cause had hitherto not entered into the married state, would become a feasible and likely piece of business.

But apart from this ulterior view of the question in every way in which a pension in old age may be looked on as an advantage for a man would it also be of advantage to a woman, and further, in the case of a lonely woman a pension would be relieving that part of the community which cannot so well take care of itself as the rest.



POVERTY AND INTEMPERANCE.

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From time to time our newspapers open their columns to the advocates of temperance, who tell over the woeful tale of the evils resulting from intemperance. The story, however plainly it may be told, is horrible enough, and must fill every mind with pain, not excepting the publican and the brewer. No one ever comes forward to dispute the facts. The enormous waste of what might otherwise be food for the hungry; the terrible harvest of crime, insanity and poverty that follows in its train, no one can deny. But sometimes a voice is raised, not calling the facts in question but suggesting that it is just possible that we may be in some part at least mistaking cause for effect.

That people become poor who spend their earnings in strong drink is plain enough; that they have no chance of anything but poverty, if they continue in the drunkard's path, is also true. But behind all this, before it all came about, there may be some first cause which it would be well for all to find out who wish for the whole truth, and are seeking for a radical cure to this great evil.

Why do people take to drink? Sometimes, no doubt, from a natural, if you like, an inherited love or

liking for it ; often from the fact that congenial society is only to be found where it is the custom to take something to drink. Thus, started in all innocence, it becomes in time a habit not to be thrown off. Often, too, men go to the public-house because their home is dirty, and in the midst of the slums of the town, where there is no comfort for the man after his day's work is over. It would be braver, no doubt, to try to make the home better, than to thus cowardly leave it because it is not fit for its lord and master. But the dirty home must be set down as the first cause here, unless we go further back and lecture the husband as to how he could cure a slattern wife and reform a dirty town slum.

But yet another cause of drinking there is, which, though it may not be as pregnant as the socialist tries to make out, is no doubt very fruitful and productive of intemperance. This is poverty. While it is quite true, the proofs are before us on every hand, that intemperance causes poverty, it is also true that poverty causes intemperance. But it is not so much the fact of poverty as a present condition which is likely to lead to intemperance, as the hopeless prospect which the poor are often bound to have. Blindness is not common as a bodily affliction, nor is it common mentally, and most minds can look forward



into the future. Happily, too, if there is a faint glimmer of light our minds can make the most of it, but when the straining eyeballs of our mental sight have painfully struggled with the black night, and it is at last borne in upon the waiting consciousness that no light, no hope, no dim and distant ray of cheer remains for us in all our future, then comes the time for despair, or drink, or both.

If we were all philosophers, we should say quietly and calmly, "Yes, it is too true, that for me there is nothing but bitter grinding poverty as I pass through life, and degradation at or near the end; still, if I take to drink, it will but aggravate the evil, therefore I put it aside, and travel along my dreary road, as a philosopher should do, making the best of it." But as the proportion of philosophers is small, not more than one perhaps in ten thousand, the rest, when the horrible vision meets their gaze, just shut their eyes, close their thinking operations as far as possible, and try to forget the unpleasant thoughts, or, and this is my point, fly to drink, which first of all gives them some pleasurable sensation and other ideas of life, which, however unreal and evanescent, drive out and take the place of their horrible or sad thoughts for a time. They do not tell others why they have thus turned to the drunkard's cup, nor do they always admit it to themselves, or if they do,

they are quite sure they do not mean to continue. But the sadness is there when sobriety and sense return, and poor human nature thus very easily forms the habit of drowning care and sadness in drink. And thus the way to the drunkard's fate is started and continued by hopeless poverty. A pension at sixty-five would supply the missing ray of light, the want of which leads so often to despair and intemperance. Given this to look forward to, many a weary toiler would take up his load and travel forward on life's road who now for the want of it gives up the task in despair, or makes it even harder than it need be by incurring habits of drunkenness, as he thinks, to drive the sadness from his path. This is why I hold that a pension at sixty-five would have a great influence in lessening the amount of drinking among the lowest classes of society.

It is useless to try to form any accurate estimate as to what proportion of the drunkards of to-day have become such in the vain attempt to drown and get rid of care. But there can be no doubt that this is one of the great causes of drinking to excess.

We usually associate drunkenness with pleasure, and seem to think that it is only in the search after enjoyment that drunkenness is brought about. But let us never forget the other side of the

picture, if we do, we shall be deceiving ourselves. For of those who to-day are hopeless drunkards doubtless many began their drinking to drown care. And the more I think of it the stronger becomes my conviction that this dread of the workhouse and its dreary prison-like association has much to do with swelling our enormous drink bill, and that the provision of a pension for all at sixty-five would do much to reduce that appalling total and help to make us a more sober people.

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### CHARITY.

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Another effect which I should anticipate from the initiation of a universal pension would be the general spread of a more charitable feeling among those of the community who have the wherewithal to express such feeling by acts of kindness and generosity. "Nay, surely you must be wrong there," I think I hear somebody say. "Why you are compelling the rich to be charitable whether they will or no by this pension scheme, you cannot surely expect that further spontaneous charity would follow the compulsory."

This, I admit, is naturally the first impression, but like a good many other first impressions, I think it is a

mistake. With the increase of thrift, and the improvement in the general tone of life, which, I maintain, would follow on the adoption of a pension scheme, a great many men and women would find themselves able to climb somewhat from the low position in which they were reared. Their wants, which had been kept in check through life by the exercise of thrift, would not increase with age, and as they grew in riches they would become able to make use of such accretions as a pension for the purpose of charity. I am referring to our artisan and small trading class, a very numerous body, who to-day form the main support to our various religious institutions, both as regards lay work and gifts of money.

The members of our richer classes who had made sacrifices to meet the increased tax during the active part of life would scarcely feel the amount which they paid at the time, and with any sort of will to be charitable they would, on reaching sixty-five, find ready to hand the pension. There would be neither legal or any other compulsory cause why they should set the pension aside for charitable purposes, but that many would do this I have little doubt.

But though the way in which the money of the country was moved into other hands than those who

finger it now, and the effect of the way in which it came to those who received it, would, in my opinion, do much to add to our charitable funds, the main help which charity would gain from an old age pension would be the clearing out of the way of much of the hopeless need which is ever so disheartening to the charitable. It is all very well in theory to speak about pure charity, and to say that the highest charity is that which tries to reach the direst need, but human charity, being but the charity of human beings, is liable to be affected by the moving to action by which such beings are subject. To put the matter bluntly, it is quite correct to say that the charitable in every way like to see a return for their money. Not only that, but they prefer to tackle a charitable task which has some hope and finality about it. The truest charity, we often hear, is that which helps a man to help himself.

If a man is very rich he can afford to do many great things; he can build almshouses or grant to all the villagers around his mansion a pension in old age, but for the average man, who has some pity and only a little wealth, no such work is possible, and for the amount which he has at his disposal he can see very little return if he begins to expend it on old people. The only chance which he has of diversity of objects in which to spend his spare cash, if he deals with the aged,

is that on an average they cannot live very long ; but to set against this, there is the other fact that the longer each aged person lives the more there is needed in each case. Whichever way the dispenser looks he finds little if any return for his money ; I know there is the satisfaction that some old body's last years are cheered by his aid, but that is all. But the case is quite different where a similar amount of money is spent on the needs of every other period of life. If it is spent on some workman who by accident has become unable to support himself or family, there is the prospect that many lives are cheered by the alms ; but what is most important, there is the finality about such a case, which I maintain human charity prefers. If it is the care and help of the orphan, although there is perhaps several years to be traversed before any relief comes to the dispenser of charity, still it is merely a question of time.

“He that giveth to the poor, lendeth to the Lord.” I know many attach a different and more far off meaning to this saying than that which I am about to give to it. Of the charitable, who give of their wealth to the aged poor, it cannot be said so literally that they lend of their wealth to the Lord, as it can of those who help the young or working portions of life, for as soon as the latter objects of charity regain health and

strength the donor receives again, not the amount he has given, but the opportunity of helping others.

But this is not all, he receives also the thanks of the people he has helped, not in words perhaps, but in the pleasure he gets from the knowledge that his gifts have done real good ; helped some brother over a dark period of life, and it is a satisfaction ever after to see him prosper—this is repayment. But it is real giving, not lending, if he spends money on the aged.

If we had a pension for all at sixty-five, a great portion of the money which is now spent on the aged in charity would be available for more hopeful subjects. The widow, the orphan, and others in the short sharp calamities of life, where help is so useful, would all receive more attention than they can do now. A charity organisation society would be possible then. The way for charity would be cleared of a great number of cases, which, from their chronic character, are so depressing to the charitable, and charity herself might smile as she entered on her more hopeful tasks, knowing that many of those who in former years waited for her alms were now in a position to at least live without her aid. In my study of friendly societies and their position towards this pension question, I have found that there are attached to many lodges various

funds which are neither more nor less than organised charities. There is the widow and orphans fund, and there are the connections which the lodges keep up with infirmaries, hospitals, and convalescent homes. All these funds are out-growths of the friendly society spirit, and are not only admirable in themselves, but splendid evidence of the truly Christian principle on which friendly societies are based. But they all require money to keep them up, and their growth is hindered very much indeed by the fact that until there is some definite pension scheme for old age at work the bulk of the money which would otherwise be spent on these desirable objects goes to the old members in the shape of pensions. And it is useless to attempt to stop this leakage; it may be illegal, it may be futile, in attaining its object owing to its amount. The stuff that friendly society members are made of is too human, they cannot see their old members go out of the society and let them sink below the surface without a struggle.

But if this leakage was stopped, and the old members had a pension sufficient for their needs, all the various benevolent agencies which have grown up around the friendly societies would flourish. And however much we may dislike charity or be sorrowful because there is a need for it, so long as there is this need, I know of no body of men who are so likely to



make charity a truly helpful and discriminating part of life as the members of friendly societies have shown themselves to be. Therefore I hold that the setting up of a pension scheme would have a most far-reaching and beneficent effect on the spread of real charity.

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### PENSIONS AND BEGGING.

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I suppose everyone knows what is meant by "the begging nuisance," and everyone who cares for the good name of his country, or even for the comfort of his wife left at home, or for his own feelings as he passes through life from day to day, would be glad to find that begging was decreasing and that some hope might be held out that it would in time cease to be. In my short experience on the Bench I have noticed repeatedly a conflict of opinion there as to what should be done with beggars who were brought before us. Some of the Bench I have found quite ready to send all comers to gaol as the only way to stop the nuisance. Others were inclined to discriminate, and where there was an old man or woman, to let the accused go, with the ridiculous promise to get out of the district, the chairman saying "Now get away, get away right out of the district, for if the police catch you again

you won't get off so easily." And I have often heard others sigh and say, "How sad was this sight of old men and women, who were evidently not criminal in any sense, but who through age were unable to get a living and must needs beg or go to the workhouse." "Can't you get anything to do" they would ask. "Well, your worship," is the usual answer, "I do get little odd jobs, but no one wants an old man about, and when they have a fair excuse I have to go." "But don't you think you'd be better in the workhouse" is often the next query. According to the condition of health or quality of spirit in the man addressed the answer is given. The weak spiritless man hangs his head for a moment and mumbles out sometimes with tears, "You're very likely right sir, but I'd like to keep out of there my bit o' time, which can't be long," and the words "can't be" you sadly feel stand for "I hope it won't." The answer of the spirited but unfortunate old chap in the dock is quicker, more pert, and determined, "I'm noan ba'an there," he says, perhaps adding that none of his relations have ever been there and whatever happens he will not go.

The consequence of such leniency as is often shown to beggars on account of the presence in the dock of old unfortunates, such as I have mentioned, is very bad.

Those who have taken to the road, and whose only thought seems to be how they can outwit the bobby and the Bench, and keep moving on through the country, are often treated far too leniently. Those men who will not work, and never mean to, who generally verge on the criminal, and sometimes are really criminals, using this mode of life to find opportunity for their crimes, are deserving of no consideration at the hands of the authorities, but they often get it in this jumble of justice.

There are, of course, other classes of beggars, such as the man who is making his way from one part of the country to another in search of work, but I am not concerned with these just now. What I do wish to set forth is that the provision of a pension which would include the old beggars who now claim leniency at the hands of the bench would remove them from the begging list altogether. For if one of them owing to misconduct, or through wasting his pension recklessly as soon as he had received it, was caught begging he would be pretty smartly treated. But that which is more important, the work of dealing with beggars generally, would be simplified both for the police and the Bench. And the public, who to-day are so regularly and systematically victimised by the beggar who has made it his business to beg, because of their sympathy for

well known cases of real want, would not be so often victimised. The public would no longer treat the beggar as a case of need, or probable need, but as a case of probable imposition. The knowledge that all the aged were provided for would go far to spoil the chances of the professional beggar, and thus a great blow would be struck at what is undoubtedly an immense social evil.

This elimination of the old from the begging class might also be a step in the direction of a new method of treatment of the real beggar, namely, that which Carlyle once described as the creation of an industrial army, into which the tramp and loafer, instead of being sent for a week or fortnight to gaol, might be enlisted until such times as he showed capacity and liking for some serious form of work.

But whether this were brought within sight or not this organised social system of ours, which has the beggar question ever with it, and is to-day well nigh beaten with its magnitude, would, by the provision of a pension for the aged, be placed in a position in which the treatment of the sturdy beggar would be comparatively easy compared with what it is now.

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## EFFECT ON MIDDLE AND MONIED CLASSES.

For those who are lifted high, and who have no fear of want or privation in old age, what would a pension scheme do for them? Take some money out of their pockets is the first answer perhaps, as some of the increase of taxation, consequent on a State pension for all at a given age, would be and should be paid by the rich. The reason for this is that they are the people who have benefited so largely by the progressive times in which we live and have lived, and all the changes in this progressive time, while they have so often been death or near it to the old labourers, have been increasingly fruitful in adding wealth to wealth.

Would they complain? I do not think so. Ought they to complain? Certainly not, for by a pension scheme they would be far more assured of a contented populace than they can be without one. And apart from the ordinary ideas of self-interest or self-preservation, the vast majority of the higher classes have nothing but good wishes for the well-being of their poorer fellow countrymen. But they are, I know, often like Goldsmith's traveller, puzzled to find out how that which they deplore can be altered, but that does not keep them from longing for some remedy for the grievous conditton of the poor, particularly the aged

poor. With the wanderer they would say—

“ Yet oft a sigh prevails and sorrows fall,  
 To see the hoard of human bliss so small ;  
 And oft I wish amidst the scene to find  
 Some spot to real happiness resigned,  
 Where my worn soul, each wandering hope at rest,  
 May gather bliss to see my fellows blest.”

But what chance have the rich to ever hope to see either content or happiness among their poorer neighbours. To think of the great inequality of wealth—the numbers of very rich, and the countless numbers by comparison, of the very poor—can bring but sadness in its train to all. To the poor, poverty is rendered all the less bearable by the sight of wealth, which seems to know no bounds to its extravagance; but while this comparison which poverty makes leads to bitter thoughts, the comparison which wealth makes is a source of pain to it also. And it is little if any proof, to the contrary, that wealth is so often found fighting for its privileges, and sticking to its position without flinching.

Wealth, we must remember, takes the form of a fortress, and entrenches itself all round, because the writers and speakers who usually set themselves to assail wealth are so indefinite and indiscriminate in their attacks. But there is no inherent reason why wealth should defend itself in this way, as a whole,

often thereby retaining privileges which enrich it not, but make the poor poor indeed. All history teaches that such a defence is unwise. Nor is there any reason why poverty or its tribunes should attack at one time every right and privilege the rich have, many of which are the same in principle as the rights of the poor. All history teaches that such attacks perpetuate privilege. This stupidity on both sides is so general that we accept it as a part of the want of common sense, which all who have ever struggled to achieve any progressive steps have had to fight, but it does not prove that there is any good reason for this mutual distrust.

To the rich, then, we say that a scheme of Old Age Pension would bring pleasure, as well as to the poor, though it might be of a very different kind. He is surely a strange inhuman monster that can find pleasure in the sufferings and privations of the poor. I have more faith in my fellow countrymen than to believe that there are many such.

And to every other rich man great would be the pleasure he would gain by the knowledge that every old man and woman in the British Islands was removed out of the reach of those waves of want to which they had been exposed so long.

We have remarked somewhere, during the con-

sideration of this question, that the poor man dare not think of the future, because when he does his only reward is pain and misgiving. It is as true that the rich must not, as he moves about in the world, look down among his brothers and sisters struggling in life's hopeless fight, nor must he think of them and their case; for if he does, all his gauds, the pomp and glitter of his surroundings, all the sweetness and appetising qualities of his dainty fare, will but remind him of what he *is* compared to what he *has*, and bitter to his gorged palate, all his riches and what they bring, will become.

The brotherhood of man is everywhere yet so much a reality, in spite of Eastern caste and Western divisions of society into rich and poor, that no man worthy of the name, that is, a sane thinking honest hearted man, can ever hope to have true enjoyment in this life while he knows that so many of his fellows are suffering because of the lack of the things of which he has in abundance and to spare. And if this be so, a pension, which sweetened life for all from the cradle to the grave, and removed that black spot in our social system, the present condition of the aged poor, would be, only in a lesser degree, a blessing to the rich as well as to the poor.

I have little patience to listen to those who



condemn the rich because of the present unequal conditions of our social state, because I have no hesitation in saying that generally the rich deplore the fact.

“Why don't they alter it, then?” someone says. In reply, I would ask you to point to a single one of the changes which have altered the conditions of life for the better, by Parliament or other means, which has not been started and advocated by rich men. Were not Lord Shaftesbury and John Bright rich men, and did not Richard Cobden sacrifice his chance of wealth by becoming immersed in the struggle for a great cause? Ruskin, too, and William Morris, have not they sought to move public opinion towards a general amelioration of the conditions of life? Yet they were, or are, rich men. To few men, rich or poor, is it given to have the power to work for their fellows as Bright and Cobden did; to few is given the power to leaven the mind of the nation as Ruskin and Morris have done; but thousands of the rich, I am sure, would welcome such a scheme as this which we have in hand. They may demand, they have a right to demand, that before the change is made the subject shall be discussed in all its bearings, and that the sacrifices which they may make shall be for the good of the community. But once assured of that, I, at least, have no fear that the scheme will be one for

which the poor will strive and which the rich will oppose, but so surely as I believe that the solution would bring joy to rich as well as poor, so certain am I that many, very many of the rich will give it an ungrudging support.



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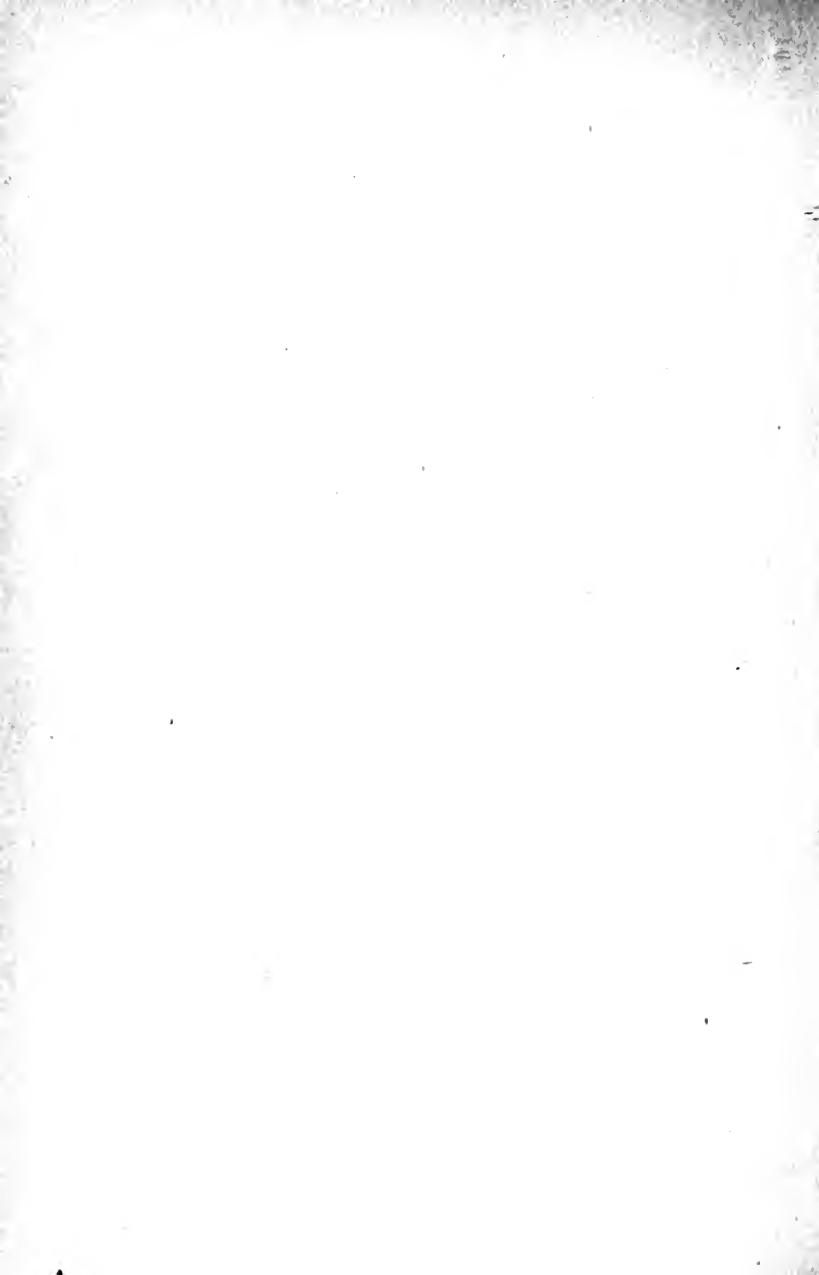
**PART III.**

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**The Economic Side of the Question.**

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## The Economic Side of the Question.

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One of the natural characteristics of the British race is caution, and that is doubtless the reason why our legislation proceeds so slowly; we must be satisfied, out and out, that the change proposed is an improvement. Radicals may rave, and specialists who have worn out their lives in promoting some pet scheme of reform, often die and pass away before their scheme receives attention at the hands of the British public, not to speak of its representatives in Parliament. The British public, which mourns for such martyrs to-day when they are gone, will not fail to kill others to-morrow. At its own speed will it travel, and of certain things it will be convinced, or not a step will it move.

I know it is said that for a practical nation, which we pretend to be, we are very sentimental, but even in our most sentimental moods we want to see value for our

money, and therefore I purpose trying in this third part of my subject to satisfy this side of the British character on the pension question.

“It is just, may be,” says the British public; “it will, you say, promote thrift, give a new tone and stimulus to the character and lives of the great mass of the working classes in the country. But what of the cost; can we afford it, and will it pay?”

I have dealt in the two previous chapters of this work with the tests of justice and the effect on the thrift and character of the people. Now for the third test. Here, again, I would say that I cannot see any reason for complaint at this demand by the British public, for I maintain that all these schemes of social change ought to be brought up to a variety of tests, and if they cannot pass those they should be put aside. The test in this case should be—will the change you propose increase the sum of goods produced by the inhabitants of the three kingdoms, will it increase the number of producers and lessen the number of non-producers?

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## INSURANCE AND PENSIONS.

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If we may assume that in some form or other a system of pensions will be decided upon at no distant date, it may not be out of place to show that the system

here advocated has economic advantages over every other system. In the words of Lord Rothschild's committee, "All systems other than a universal system have the disadvantage that they would tend to pauperise those who received the pension." But in addition to this satisfaction of sentiment we want a practical scheme, therefore I would here assert that all other schemes yet mentioned would be far more expensive to work than the system here proposed. No new machinery would need to be brought into existence to work the universal system. Doubtless there would be a percentage of leakage, which we may call added expense, in every department where a larger amount was collected of Income Tax, Excise Duties or Customs, but this would compare very favourably with the cost of any system of insurance where weekly, monthly or annual payments were made, for to deal with such a system a great army of new officials would be needed. If any one wants to find out what this expenditure would be, let him enquire into the cost of one of our great industrial systems, such as the Prudential. He will find that the enormous staff which is kept eats up a great percentage of the money collected. I have it on good authority that some of our industrial insurance companies cost sixty-five per cent. in expenses, and most of them thirty to forty. This

alone should warn us off anything of the National Insurance kind.

I hope it is not too late in the day to enter a protest against the vast increase in our midst of what may be described as the parasitical portion of the community, as compared to that part which does some real productive labour. To my mind, though this fact may be regarded as a direct consequence of a more complex and better organised system of civilised life, it is a danger leading, as it must do, to the keeping back of the general amelioration of the great army of workers. Take, for instance, the tremendous increase in fire and life insurance. This can only be viewed with dismay by all who have ever considered the subject. For all the organisation, all this enormous expenditure which takes up the time and energy of a vast army of well educated men, there is not one shilling of actual return to the country, for at best it is merely a method of distributing risk.

But another fatal objection to any of these schemes of insurance, or partial schemes, is that they would only help those who can now help themselves; their results would be very partial and not complete. And after they had been at work some time, we should find that there were still a great number of old people who had



not been reached by any such scheme. The cost of such a scheme would be terrible in amount, while the result would be certain to be disappointing.

But however important is this reference to the comparative cost of insurance and a general pension, it may be argued that it is mere negative praise. "You do not propose a pension as a substitute for the present forms of insurance," one critic might say, "therefore if we do not adopt the general pension or insurance your comparison is not valuable as an argument."

With one thought only, then, I will leave this part of the subject, it is, that any insurance scheme would cost thirty to forty per cent. of the sum collected to administer, and would at the same time withdraw from other fields of usefulness a great number of our citizens, whom we may now fairly suppose are doing useful productive or distributive work. No such criticism would hold against a Universal Scheme. But as my main purpose in this part of the work is to show some definite way in which a Universal Scheme would be to the advantage of the common weal, I would ask you to consider with me in detail some effects which I anticipate would follow the adoption of a Pension Scheme.

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THE ALLOTMENT QUESTION.

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Take first the subject of allotments, what they are, and what they might become if our Scheme of Universal Pensions was in force. In thinking over the allotment question, I dare say many people have asked themselves (I know I have) as to how or when the ordinary working man would find time to cultivate one if he had it. Except in the middle of summer, when the nights were long, time would not easily be found to deal with any considerable plot; and, after working all day in a factory or workshop, the necessary strength would not be available. Of course, the gradual reduction in hours of labour has been all in favour of the artisan successfully farming, or using as a garden an allotment, but difficulties of time and strength must still stand in the way of any general use of them in this way. Where anything is now attempted by the artisans on the outskirts of our large towns, or large villages, the Saturday afternoons have to be used generally, and only a few ever venture to take plots of ground for allotment purposes. The agricultural labourer has some advantage over the town bred or town employed man, for he is used to the tools which are needed, and is therefore able to do in a given time

far more work of the kind needed than the townsman, but his own work during the day is often so laborious that there is little strength left in him when the day's work is over, even if he has the good fortune to be employed by a master who allows other work to be done in addition to the work on the farm. When a man is employed from early morn until late in the evening, how can he be able to deal with other work, particularly work which has no advantage of change, which is no doubt in a sense rest. I think it needs no special effort of thought to come to the conclusion that when all has been said and done in the way of allotments being provided for the people who want them, there will still remain something more to be done before any general adoption of this form of culture can be brought about.

This fact is deplorable, not only from the economic, but from an educational and moral point of view, as all such work has a distinctly educational value. The necessity of some knowledge of plant life--how it may be produced, tended, and brought to a useful crop—is so apparent that the veriest numskull is forced to acquire it as soon as he attempts the cultivation of an allotment. And in gaining this knowledge habits of observation are formed, contact with nature and nature's laws is

assured, which are well calculated to lead and bring forth fruits of mind expansion which no book training or other occupation could do. I will only mention one more effect, namely, that of giving a new interest to life, and the breaking up of that morbid and morally enervating condition which is so apparent in the great mass of the labouring population. We say it is difficult under present conditions to get the most out of our present Allotment Act, and yet we know that many of our artisans and farm labourers, in spite of these difficulties, have succeeded in managing allotments, although we know the strain must be heavy.

Any effort, therefore, to bring allotments into more general occupation has this hopeful side, that there is an evident taste and leaning in this direction.

Now in several ways a pension for the aged would render the cultivation of allotments more feasible. Many a man of sixty, who, mainly owing to weakness of eyesight, can no longer follow his occupation in the factory or workshop, could easily manage a quarter acre allotment, or perhaps more. But he cannot make a living out of it, and, therefore, when he is thus incapacitated, though he has some energy of mind, he does not take one, nor do his friends think to place him in such a situation by a little help—it would be useless.

But if he had a pension of six shillings per week, with a cheerful heart he would set about to acquire a plot of ground wherein he might work and produce something to add to his living. What he produced, and the money he earned, would vary in amount according to skill; it would be only an intermittent addition to his income perhaps, but in every case he would be able to produce a considerable quantity of food stuff, more than the plot of ground would produce by ordinary culture, and with the pension and the added revenue from the allotment, the man's condition would be fairly comfortable.

As to the health of the man, too, working in the open, and not being obliged to work in very wet, cold, or hot weather, his condition could only be described as good, and such as would keep a man in health as long as nature allowed. Nor can there be a doubt that the tone and temper of the man would be vastly improved under such conditions, compared to a similar man couped up in a workhouse, useless and helpless, with full opportunity to brood over the dreary futility of his existence.

In another way, too, a pension would help to get over the difficulty of the allotment question. I refer to the difficulty of doing double work, either by the

artisan or farm labourer, or indeed any class of worker. Where, for instance, an old father, instead of rusting in the workhouse could stay at home or his son's home, and help his son to manage the allotment, an allotment could be managed; whereas now the son does not take the allotment for himself, because of the difficulty of continuously doing both his own daily work and working at night at the allotment, the son and father would take it, and thus a combination healthy and helpful would be possible, and the co-operation of father and son would go on to their mutual advantage. Where the old man, through lack of spirit, would not venture upon the undertaking, the son would supply that impetus, and often little more would be needed, except perhaps what the son could do on fine Saturday afternoons.

Then there is the case of the man of say fifty-five or sixty. If to-day he has the chance of an allotment, he could possibly take it and manage it as long as he had employment, but he knows quite well that before many years are past his ability to follow and keep his situation will be gone. Such a man will not take an allotment, because he either sees others who have come to a like condition as the one he foresees and fears for himself, or he can calculate the case too accurately to allow himself to be deceived. "Why," he naturally

says, "should he struggle on for a few years with his allotment (perhaps thus shortening his years of regular employment), and then have to leave it and go to the workhouse." There may be some who would act otherwise, but ordinary human beings will not enter into engagements on any such precarious footing, and you cannot blame them. But if this man at fifty-five or sixty had a pension in prospect at sixty-five, all the reasons which otherwise would keep him back from employing his time on an allotment for the next five or ten years would be absent. In fact it would be quite a natural thing for this man at fifty-five or sixty, if he had not done so before, to take an allotment, and in that way prepare himself and his work and surroundings for the time when he could no longer do a satisfactory day's work for his employer.

Thus a pension scheme would fall into the list of measures which would come up to the standard of what I call a test principle, to which all legislation should be put, namely, not to increase the number of non-producers at the expense of the community, but to increase the number of producers, and thus add to the wealth of the nation.

If it is true, and I see no way of denying it, that many thousands of these old men (and women too)

who are now in the workhouse or living by begging, because no one will employ them, could by a pension scheme and an allotment be placed in an independent position, where they could continue to be useful citizens, who can doubt that this change would be an advantage all round? Everything they produced would be a gain, would be a benefit to the community, and something might be done in this way to reduce the enormous sums which we send out of the country every year to pay for fruit, eggs, poultry, and other produce of small culture. As to the position of the persons, it would be changed from a degraded and intolerable one to one in which honest and manly independence might fairly be expected to exist.

By the powers given to parish councils and district councils, the allotment question ought now to take a practical shape, and become what it was intended to be, a source of physical and moral improvement to a large number of our labourers, and in addition a great economical saving to the country.

But great difficulties will have to be overcome, and one of them, the hesitancy of many thousands to start or take allotments owing to the causes here mentioned, can only be overcome by some scheme of old age pensions.

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CONSERVATION OF ENERGY.

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Surely no one disputes the proposition that the conservation of energy is a good thing, and one method of conserving the energy of human beings is to give them some fair chance of life, not in the degrading condition of a workhouse, but in fair hopeful continuance of life, passed with friends and kin. We have passed the stage of management of workhouses where little if any effort was made to keep the inmates alive, but if you wish to deal with the aged in a purely economic way, your best method is not to keep them alive. By the present improvements in our workhouses the lives of the inmates will no doubt be lengthened—this is not sound economy. By the provision of a pension the lives of the poor would be still further lengthened, and if they were a cost to the rest of the community, the system would be so far economically unsound. But whereas the increased cost by the improved conditions of workhouse life is all loss, and their living longer an added burden to the already oppressed taxpayer, under a system of pensions the aged would become a real part of the force which helps to do the necessary work of the country.

By improving the conditions of life through a pension you would lengthen the average duration of

life somewhat, but in my opinion it would be, to use a brutal phrase, a paying game.

Take a man of sixty-five who is unable to earn a full wage, or not enough to keep him from starvation. To-day you send him to the workhouse; at once his productive capacity and usefulness is at an end. For the next ten years he will cost the district in which he lives more than five or six shillings per week, without any return for the money spent upon him. But give this individual six shillings per week as a pension, and the result, in the majority of cases, would be that the energy of the man, mental and bodily, would be so kept up that he would be able to do as much or more work than the cost of keeping him comes to; in other words, he would earn a second six shillings per week, and in that way the cost which the State had incurred on his behalf would be repaid. The individual would get the sum earned, but the work done, goods produced, would be clean gain, as compared to the old method of workhouse imprisonment for the same individual.

Another saving would follow from the adoption of a pension scheme, namely, that a great number of our workhouse attendants might be dispensed with. If the workhouses were still carried on for children and

others, probably more than half the attendants would be relieved from their profitless work, and all such men and women would become helpers in the carrying of burdens, doing profitable work, instead of being part of the burden or dead weight which the workers in the community have to carry.

What is here mentioned is but a small item of the great problem which is or ought to be interesting to all statesmen and reformers, namely, how best to adjust the burdens of life so that the yoke may not press with undue severity on any.

Some people wax wroth over the hateful middleman, though Henry George has clearly shown that many who are thus described do real, useful, necessary work; others gird up the loins of their anger at the aristocrats, and I am not concerned to defend the pure lazy aristocrat; much is said over the vast army of lawyers, accountants, and insurance agents, who put their fingers in the pies they never baked, and generally manage to draw a plum, whoever else does without. Well, I daresay there are too many, and you will remember I protested earlier on against an Insurance Scheme, because it would entail such a great addition to the rank and file of these non-producing classes. But however these classes may stand to the general community, we are but adding to them by putting our

old people into the workhouses, and employing others to look after them there.

The ratepayer is crying out for a lessened rate, the worker is crying out for less work, but the way to remedy such grievances is not by keeping men and women in idleness who might be earning their own living, or a great part of it, in idleness with others also who are equal to any kind of work, but who are kept from it because their time is spent in looking after these folks in the workhouse.

It is very much like a repetition of the old story, where a manager asked what a certain man was doing. "Oh, he's laiking," replied some one. "Very well," said he, "What's so and so doing?" "Oh, he's helping him," replied the workman.

To some extent, perhaps, the workhouse system has been kept up because the worker has got the notion that what he needs is work; certainly what he must have in most cases, if he would get at his real needs, is work, but what he really needs is abundance of goods—food, clothing, and all the various things which make life tolerable, and are necessary to a sound and healthy enjoyment of it. But the way to get these things in abundance is surely not by stopping any considerable portion of the community from producing them.

It may appear to every single worker in any branch of industry that the removal of all other workers in the same trade would enhance his importance, and increase his chance of comfort in life. But if anything like the same amount of goods is to be produced, the only certain increase to him is more work, which in moderation is doubtless a great moral agent in life, but is quite capable of shortening by ten years the average life of a man if he gets too much of it.

Now to return to the question of pension or workhouse. If you could take a man at sixty-five and put him out of the way altogether, it might be a simple and fairly economical way out of the difficulty, but to set about to knock the spirit out of him by driving him into the workhouse, or mild prison, will only shorten by very little his tenure of life, and is therefore economically unsound, as in the reckoning out of such a system there is only one side, that is the paying side, the revenue side is all blank. And therefore, if you put aside all moral or humane considerations, it cannot be defended on monetary lines; it is all payment and no return.

Another form in which a pension would pay is that many things might be done which are not now attempted, or only on a very small scale, but which

might be attempted thoroughly through the labour of these old pensioners. I know I shall be met, almost before I can formulate my ideas, with the usual outcry against pauper labour, and it will be asserted that by subsidising old men and women, the average rate of wages would be reduced; and at first sight this may appear a certain result. But let us look at the matter a bit closer. What kind of work would these old folks do? In agriculture, not any of the regular work except in the pinch of harvest. A farmer could not afford to trust a pair of horses to the care of a feeble old man, and it could therefore only be work of a very ordinary kind which these old folks could do.

But even where they could still do a fair good day's work, owing to continued vigour, would they not be in a better condition to claim full wages with a pension than without one? I certainly think they would. Thus you would have the feeble not able to do the work which the ordinary young strong man does, and the strong old man in a better position to fight for his fair pay. Therefore the bogey of pauper wages seems to me to fall to the ground.

But now look at the benefits of a pension. Take our agricultural districts, or districts round our towns. I would suggest that on many farms there might be carried on the high culture of half an acre, or an acre of ground.

This cannot be done to-day owing to the high price of ordinary labour. I expect some one will reply that if the old folks could do little it would be as expensive to employ them as it would be to employ strong able-bodied men. But that is not so, because a great amount of the work is not hard labour, but tending and watching, and dodging round, such as sowing garden seeds, dibbling plants, and weeding. This kind of work could be done by old men, and even women, almost as well as by stronger hands.

If a plot was thus farmed on each farm, a wage of five or six shillings per week might be paid, if not regularly, for a great part of the year, and thus, for those who had not the opportunity or the pluck to take an allotment, productive employment might be found, and though it could not be called a new industry, it would be a most useful extension of a very much neglected form of production.

How is it that we get such an enormous quantity of fruit and vegetables from abroad? The answer is, that it is produced there chiefly owing to the cheapness of foreign labour. It is not pleasant, I know, to be bound to follow a cheap man who goes in front of you, and if you can employ your labour so that it may be better remunerated, by all means let the other fellow work for little or nothing. But here you have a class of labour

which is well nigh wasted now, therefore, to utilise it by some method such as I suggest would be a clear gain so far as it went, and in so far as it reduced the bill we now pay the foreigners for the produce of their small culture, would be a national advantage.

Again, on very similar lines, so far as labour is concerned, our old people might do much to extend our poultry farming if they had a pension, either by an allotment, or as a special department on large farms, looked after by our old men and women, we might produce great quantities of fowls and eggs. Here, as in the before mentioned small culture, our home production might be very much increased and our foreign bill much reduced. This is not a small question in itself, nor I submit is it a small side of the pension question if the result here suggested could be brought about by a pension. Look at the millions of eggs we get from abroad, and the enormous numbers of poultry. To produce these at home requires that some sort of constant attention shall be given to the work. It is not work that calls for bone and muscle so much as careful watching and regular supplies of good food, with cleanliness added. Just the kind of work old people could do, and what is more, they would enjoy the work a thousand times more than enforced idleness.



In the two methods here mentioned, the class of pensioners who had no allotment, and others employed as I have suggested, could get some slight addition to their income without injuring the position of the able-bodied wage earner, and as a result the supply of many of the necessaries of life would be produced at home instead of being, as they now are, largely imported from abroad.

It is no use replying to what is here stated by saying that this is a pettifogging way of looking at the question. We all know that the old folks are there in the workhouse doing nothing now who could do this work ; we all know that the produce mentioned finds a ready sale ; we know that the farmers could do with an addition to their income, which this department could bring, but that they cannot afford to pay ordinary wages to young strong people to do the work, and as a consequence very little is done, comparatively, in the two ways here mentioned.

But, if by relieving our old folks from the workhouse, and giving them a pension, such a result as has been here indicated could be brought about, the economic result would go far to compensate the taxpayer for the amount he had contributed to release the occupants of the workhouse, and make them into independent men and women.

THE LAND QUESTION.

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How often do we hear people say, especially when they have been passing through some of our town slums, "What we want is to get people back to the land." "Yes, but how are you going to do it?", is the invariable reply. And, in any case, it does seem hopeless, for the reasons why they left the country and came into the towns still exist—miserably low wages, barely sufficient to keep soul and body together while vigour lasts, and at the end the workhouse. This is a condition from which flight is the most natural thing to be expected, if there is any Canaan to flee to. Into the towns they go in an ever increasing stream, only to find, it is true, that they have to take positions as day labourers, which positions bring better wages, but the expenses of town life neutralise the advantage of higher wages, and here, too, the workhouse is the end in old age for most of them.

But they do go, and will not return unless something is done to better their condition on the land. There is small chance of getting them to come back to the land, but there is, I think, some possibility of keeping more people on the land if you will do away once for all with that prison-house which stands now

with yawning doorway waiting to receive the farm labourer, if lack of food, consumption, rheumatism, or other ills do not carry him off before he reaches old age. Why does the farm labourer pack up his trunk and make his way into the towns, get some job on the railway, or, if possible, get away to the United States or one of our Colonies? For many and sufficient reasons, is the reply. Yes, and amongst them, not the least, is the almost certain ending that his career will have—in the workhouse—if he does not get away. It is much to be feared that many of the reasons which now induce or compel him to move will continue, but the fear of ending life in this prison can be removed by the provision of a pension for old age, and thus one of the many reasons why the farm labourer moves into the town would cease to exist.

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PROBABLE EFFECT ON  
PHYSICAL CONDITION OF LABOURER  
THROUGH MIDDLE AGE.

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Life for the ordinary day labourer, or artisan, with all our civilisation has brought—its free education, cheap food, and fairly regular employment and wages, where-with he can get most of his needs if not his wants supplied—life for very many such is still not exactly a bed of roses.

The stress and strain which with our competitive system is necessary if a man means to keep himself from being driven into the meaner walks of life, is hard to bear, and constantly lays upon him so much of concern, of brain-racking care, that thereby his fighting power is weakened. His mental powers, while in a sense they may be exercised into the necessary smartness by the process, are worn away, and worn out, almost as surely as the blade of a knife is by continuous sharpening; and in time, like the blade, his senses become thick and less responsive to the whetstone, if indeed they do not reveal the fact that behind the steel face there is but a dull mass of softer metal, which can not be sharpened at all. And even if this calamity is not brought about, if the mind can pass through the ordeal and retain its sanity, the effect upon the physical frame is of necessity deterioration. There is reduced power to do such a share of work, which needs strength of muscle as well as strength of nerve, as the same individual could have done had he been able to avoid the overstrain of his mental powers, which springs from this terrible and constant anxiety for the future.

I have referred elsewhere to this subject, and my excuse for again treating it at some length is that in the second part of my subject I was treating only of the

effect of this overstrain on character and thrift, while I am here referring to it on the score of the loss which it entails to the community—loss of goods, loss of money, loss in every way.

A certain amount of anxiety, the need to fight and struggle coming home to a man all through life, is a good thing up to a given point, but beyond that it is disastrous. Just as surely as the efforts of an athlete to go beyond his known powers of endurance or strength, while in training, end in reducing his powers instead of increasing them, so surely does the hopeless efforts of the mind of the working man or woman to pierce into the far future of their lives end in failure, and its failure weakens their powers. Tasks that are possible, and which, we know, will need hard work and determined effort to do them, do not injure the mind and thereby weaken the physical frame; but a task which is probably beyond our power, which so very many of those similarly placed as we are have failed to do, such a task, instead of bracing up our resolution, overawes our mental powers. Face it we cannot, and yet face it we must. If we could put it out of our sight, out of our mind, we should be better able to accomplish it; but present with us, overwhelming us whenever we face the bogie (as we would fain believe it to be), its effect is

disastrous, it deadens our faculties, hangs like a shadow over our life, so that other tasks where we have sown, and where we might otherwise have hoped to reap, fail of ripening into accomplishment because of the enervating, life-starving effect of this hopeless task which looms ever before us.

No one who knows anything of the life of a working man, of its difficulties and anxieties, which come from year to year, if not from day to day, will ever have any fear that even if the prospect of abject want and the workhouse was removed from the list of difficulties, he would lose so much of serious purpose in life as to neglect any work he now does, which is worth the doing. But who can estimate the gain which the removal of this great strain upon the mental faculties of the labouring population of these islands would bring to us as a people.

We are a nation of forty millions. Of these some ten millions are in our schools, and probably have not begun to look ahead so far as to be affected by the way in which their budding lives will shed their autumn leaves. Possibly another five or six millions may be able to thank God that they are not, as other men are, in fear of this gloomy terror. There are still left twenty-four or twenty-five millions, to whom, with varying force according to age or present circumstances,

this problem of life's declining years must come, to one and all it can only come with hard features.

Just think for a moment of the effect of this cold grim thought upon twenty-five millions of our population. We are being told from every quarter that insanity is increasing, and so far no one appears to have found a sufficient cause. I have suggested that one of the main causes of this increase may be found in the effect which this dread of the workhouse has upon the sensitive portion of this twenty-five millions, and that the reason why the effect has not been sooner felt was because of the ignorance of the great mass of the people before the Education Act of 1870. With the spread of education has come the enormous increase of all kinds of publications, and as people have come to read and think this idea of sinking to the abyss of poverty has doubtless preyed on the minds of many who, in other times, when gross ignorance prevailed, might have sat quiet, if not contented with their lot. Euripides says :—"The sorrow of yesterday is as nothing, that of to-day is bearable, but that of to-morrow is gigantic because indistinct."

Another most deplorable evidence that something is affecting the minds of the people to an extraordinary degree, is the fact that suicides have become far more numerous than was the case twenty or thirty years ago.

One can easily remember the time when the news of a suicide gave one a rude shock, but their regular occurrence, and the number of such cases have been so great of late years, that little heed is paid now to an account of a suicide, and only one of exceptional horror calls for more than passing notice by the newspaper reader.

The poverty of the great mass of the people, we know, has not increased but decreased. The means of earning a livelihood are probably better than ever they were, and therefore it cannot be that present and pressing evils of to-day can be adduced as a cause of suicide. But the increase of intelligence, which has been noted as a possible cause of insanity when applied to the old age problem, may be reasonably set down as one of the main causes of the increase of the number of suicides.

I make no excuse for referring again here to this question of insanity and suicide, for it has a very awkward economic side, in addition to its terrible mental effect on all connected with such cases. Where a man goes down, as I suggest, before the strain caused by facing a hopeless task, and either commits suicide or becomes insane, it often happens that he leaves a wife and helpless family. And whether the State could have done anything to help to avert the calamity



which has occurred or no, it generally has to step in after the event and do far more than we suggest it might do by the provision of a pension to prevent such a sad end.

The results before noted, the insanity and suicide caused by the poison of an intolerable forecast of life entering the mind of an extremely sensitive or ill-balanced man or woman, will be less marked in a more stolid and philosophic mind. With such the presence of the thought in the mind may only lead to loss of health, loss of vigour, a growing inability to do the allotted work of the day, which ought to have been easy for years longer. Slowly as the years go by, the idea of what will come in old age robs the mind of every healthy form of content or enjoyment of the present, except perhaps in the ale pot, and lives, which in their ordinary ongoing should have little to disturb them, become full of fear and repining.

“’Tis the mind that makes the body rich,” says Shakespeare; yes, and ’tis the mind in another sense that makes the body poor, and a mind which is continually on the rack with this thought of an intolerable future must have a powerful effect upon the body, of which it is the tenant.

Of course, it is altogether impossible to form any exact estimate of what we lose as a nation in pro-

ductive capacity by the loss of health, loss of vigour, in the twenty-five millions of our people whom we suppose are thus affected during the working period of their lives. To a student of vital statistics this is a problem which is well worth studying, but without attempting to go deeply into it here, can there be a doubt that the few millions a year which would be the actual cost to the taxpayers over what they pay to-day, would be recouped over and over again by the increased vigour in the twenty-five million lives relieved from the fear of poverty and want at the end. Nay, more, I assert that the whole sum which would be paid to every man and woman, on reaching the age of sixty-five, say some twenty-eight millions, would be found in the balance of work done, under the new conditions of hope and freedom, over the amount of work now done under present conditions by these twenty-five millions of workers.

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### OUT-DOOR RELIEF.

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I must refer here to the question of out-door relief, and make a comparison between this system and Old Age Pensions.

The man in the street, and the average poor law guardian, has generally a ready answer to anyone who

is found advocating a scheme of Old Age Pensions. "It wouldn't do at all" he says, "You would pauperise the people. We have the same thing now, in a sense, in our system of out-door relief, and I assure you sir that it is most demoralising. Folks go on about the workhouse, but I must tell you that out-door relief is far worse, and therefore you can give up the idea of pensions for old age as soon as you like."

My reply to this man is, "That his conclusions as to a system of Old Age Pensions not working satisfactorily may be true prophecy, but that his method of arriving at this conclusion is not sound."

In the first place the prime qualification which you must have to entitle you to out-door relief is abject poverty, clear proof that you can scarcely earn anything, and to have a chance of continuing in the list your proof of dire necessity must not be allowed to disappear, as all successful effort to earn anything over the merest pittance leads to the stoppage of "town pay," as it is called in Yorkshire. And practically the only way to get it regularly is to be, or appear to be, helpless, and utterly unable to work. It is easy to see when a man has once stooped to ask for 2s. 6d. per week, and to get it has been obliged to prove his wealth of need, that he will most likely ever after seek to accumulate proofs of the same character which first

gained for him the allowance. But with a pension beginning at a given age, and to which that age and citizenship is the only qualification, the question of poverty or wealth would not enter.

A pension to which the Duke of Westminster was as much entitled as the street beggar could scarcely be described as pauperising. It might be the first mark of citizenship, or the first recognition by the commonwealth which the outcast could ever remember, and as such lead him to reconsider his position as a recipient of alms. There would be no need to appear in rags and to show every sign of want and of a helpless physical condition such as there is when claiming out-door relief, and the need being absent, such exhibitions, which often consist largely of cunning and hypocrisy, would not be made. It might render the recipient too haughty and independent, but pauperise it could not.

With extreme frugality a pension of six shillings per week would enable any man or woman to keep up whatever of health and strength was possible to the pensioner, and thus the full working capacity of the individual would be preserved—and wanting any reason (which the out-door relief man might have) for hiding his powers—if he had the will to work, such work as he could and would do he would be able to get.

The number of people over sixty-five years of age who to-day are receiving out-door relief I do not know, but to convert them into pensioners would, to my mind, be one of the best paying games that our legislators could play at.

The ill-clad, half starved objects, which daily meet our gaze, whether we live in city or in village, and who generally belong to the out-door relief class would disappear.

No, no. Sir guardian, if by pauperizing you mean training or fostering a habit of sloth and mean deception, though I grant to the full the doling out of out-door relief is perhaps of all systems of relief most objectionable and pauperizing in its effects, a pension comeatable at a given age would, I maintain, of all imaginable devices tend to encourage, nay more, create that spirit of manliness and independence which is so desirable a feature in old age.

Out-door relief pauperizes because it destroys the manliness and independence of the recipient. A pension so far from pauperizing would build up these qualities, and therefore we may say that in their effects the one is the opposite of the other.

And when you had raised the present recipient of out-door relief into a pensioner you would not only have

lifted him as a man and citizen to a higher plane of life, but you would have placed him once more among the productive forces, and thus that class which to-day is the worst fed, and therefore the least able to do work, would become capable and healthy, or, at the very least, his chances of such health and capacity to work would be increased in what can only be described as a revolutionary manner. The very opposite of his former state.

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#### SCHEME OF PAYMENT.

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Now for a few remarks on the payment of the pension. As in all details a committee would be certain to improve on any plan which one individual might sketch out, it is only with the view of giving a completeness to my work that I venture to go into detail at all. Something like the following might not be far from the mark.

The persons eligible for pensions should be, I think, all who could claim that they had been born in the British Islands, and who were living in these islands at the time of the passing of the act, except those whose parents were not naturalised at that date.

All such would be entitled to a pension of six shillings per week on reaching the age of sixty-five and,

of course, all who had already reached that age, unless they had been out of the country between the age of twenty-one and sixty-five for more than five years at one time, or more than ten years in all :

Certificates of birth and residence to be produced and verified before payment was made ;

Pensions to be paid monthly at the nearest central post office.

In cases where destitution arose through foolish misuse of pension the magistrates might order payment to be made weekly.

Where any person was forced by illness, or other causes, to seek the shelter of workhouses, hospitals, or asylums for the insane, the pension would be paid to such institutions so long as the pensioner resided there.

It should be made unlawful to buy a pension, and any trafficking of this kind should be punishable by law.

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### COST OF SCHEME.

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To arrive at some estimate of the cost to the taxpayers of giving a pension of six shillings per week to everyone on reaching the age of sixty-five, we have in the first instance to note that the number of persons living at that age in the British Isles is about 1,700,000. Such a number receiving six shillings per

week, or £15 12s. per year, would absorb a sum of £26,820,000, or let us say £27,000,000.

To set against this we have to subtract the sum which is at present spent on such old people as are now supported out of the rates. The estimate generally accepted is one-quarter to one-third of the whole, or 566,000. Taking the larger estimate this number at £10 per head would cost £5,660,000. Thus you would have a little over £21,000,000 to add to the sum at present paid. Now as to how the scheme would work out.

In attempting to form some idea as to how the scheme would work out I have tried to get statistics as to population, number in certain classes of society, &c., but I must admit that I have either not gone to the right source for my information, or something has been lacking in my methods of search, as so far I have not been so successful that I can put reliable figures before my readers. I have therefore been forced to make for myself a rough estimate of how the scheme would work.

To begin I should say that it would be about fair that the taxation should be apportioned as follows:—one-quarter out of direct taxation, such as income tax, death duties, or licences, and the remaining three-quarters by indirect taxation, such as taxes on intoxicants,



tea, etc. My reason for this proportion is that I estimate that the bulk of the direct taxes are paid by the upper classes, who may number about one-sixth of the population. They would thus have to pay about £7,000,000 a year, but as they probably pay at present one-quarter of the poor rate they would be relieved of one-quarter of the amount now paid for the up-keep of the aged paupers who come upon the rates, and as I estimate that one-third of all persons over sixty-five come on the rates, the amount thus paid now and saved under a pension scheme by this one-sixth of the population would be £1,500,000. And as by the pension of £15 12s., or in round numbers £16, per year, they, the one-sixth, would receive £4,500,000, this, added to the £1,500,000 saved, would be a return to them of £6,000,000, or £1,000,000 less than they had paid.

As for the other classes, I should estimate that the artisan class and small traders beneath the income tax limit, will number something like one-third of the population, and that they would pay at least as much as they received, either by consumption of articles taxed, or indirectly in their rents, which would probably be slightly increased to compensate property owners for the increase of direct taxation, or by that system of lending at interest which is ever going on between the

holders of capital and the other classes, who need it to work upon.

Another third of the population would probably pay close upon the amount they received, varying individually according to their habits, as even when they had relatively small wages many would pay more than they received, although others would pay less. A man of drunken habits paying more, and a man of fairly sober habits less, assuming that intoxicants were largely taxed for the pension fund.

We have now left one-sixth of the whole, and this one-sixth would no doubt, as a rule, receive more than they paid, although a certain number of them would pay quite as much as they received if the indirect taxes were mainly raised from alcohol.

It is quite evident that the foregoing estimate is subject to a variety of corrections as to the numbers of the various classes of population into which the people may be divided, and the amounts these classes would be called upon to pay, by such a system of taxation as I have indicated. But I do not think the general outcome would vary materially from the estimates given. On those estimates we should therefore be establishing a universal system of pensions at sixty-five, which I think could be worked at an exceedingly small cost.

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## COST OF WORKING UNIVERSAL SCHEME COMPARED TO OTHERS.

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If we avoided the creation of new departments, new taxes, or new offices to collect them, and paid through the post offices all pensions, working as much on our present lines of official life as possible, I estimate that at the most £1,000,000 would be the outside sum which the scheme would cost to work.

First, a word or two as to a possible alternative, such as any scheme of insurance, which would not be anything like as all-embracing as the scheme here sketched. It could not possibly be worked other than as the great insurance companies work their systems. The lapsed policies, which help so largely to let those who continue to pay get anything like a reasonable return for the money in these companies, in a national system could not be continued, or there could be no general relief. The working cost, therefore, would be out of all proportion to the benefits received. The cost to the nation would be somewhere from sixty-five per cent. down to thirty, or at the very lowest something like £10,000,000 per year, or ten times the cost of our scheme.

I know it is not easy to arrive at a very reliable estimate as to what the working out of such a scheme

as I suggest would cost, but if we take the two departments which would be affected by the working out of the scheme, we may form some estimate, however open to criticism it must necessarily be.

The cost of collection and management of Customs and Inland Revenue, for 1897 and 1898, is set down as £2,745,000; the cost of the Post Office, apart from the Telegraph and Packet Service, was £7,592,000. As to the £2,745,000, as there would probably be few (if any) new taxes imposed to meet the necessary expenditure, the Income Tax and Death Duties, for instance, might be increased so as to produce the quarter which it is suggested should be raised directly from the rich. These increases would be most inexpensive, as the collection would be done by the same officials without any increase at all. The increase of cost in collecting Customs and Excise might be a rather more expensive addition than the direct taxes, but even these would in the main be made without any great increase of staff.

As to the payment of the pension through the Post Office, the pensions would be paid once a month, and on the day (or two days) appointed some little extra staff would be needed, but it would not be a large addition.

At the most a ten per cent. increase in the number of officials for collection purposes would suffice, costing

£274,500, and if we allow ten per cent. for the Post Office's extra work we shall be above rather than below the mark. The possible increase of staff at the Post Office could not entail more than one-twelfth of the present cost, for if you reckon the cost of two working days per month over the present cost of the twenty-five working week days, the sum needed would be less than one-tenth of the present cost of the Post Office, which is £759,200. Therefore, the estimate of a cost of £1,000,000 per year is a liberal one.

This is a cost of a little more than three per cent., and if we compare this with any scheme of National Insurance on the best industrial lines, the industrial scheme would be ten times as costly. Compared to even the most economical Friendly Societies, with all their voluntary labour unaccounted for, this Universal Scheme would not cost more than one-third of the ten per cent. which these societies spend in management.

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## SUMMARY OF COST AND RETURN.

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Against the expenditure of this £28,000,000 in all, and about £22,000,000 more than we now spend, we should receive £27,000,000 in the way of pensions, or

relief of rates. In addition, with our changed system of dealing with the poor, we should add to our wealth, as I have tried to show, in many ways.

If we go backward over the gains mentioned in this suggested system, we come first to the change in the tone, temper, health, physique, and ability to do work, which I maintain a pension scheme would produce. Excluding children and the higher classes, we have left something like twenty-five millions of our population, which at a very small sum per head would raise a considerable amount of money. And to this total we ought to add the sum we should save, which is now paid owing to the sad lapses from sanity, that we estimate is caused by the present system.

Then there is the conversion of our out-door relief recipients into men and women who could and would dare to do a great amount of work, which they neither can nor have any inducement to do to-day.

The system of small culture, fruit farming, and poultry raising on large farms, particularly within reach of our large towns, which is now so much neglected, is, as I have pointed out, another way in which goods could be produced, and money earned, which is now spent abroad. Along with this, and on similar lines, except that the labourer would work independently, there

would be an extension of the system of allotments, and such addition to our present productive capacity as small culture gives over the ordinary grazing or arable methods.

There would also be, in addition to the saving of a portion of the cost of our workhouse management, the value of the goods such relieved labour would produce.

To summarise these gains. If we say that the twenty-four or twenty-five millions each produced sixpence per week in goods more than they do now, it would be a clear gain of £32,000,000 a year; if our out-door relief people only earned 2s. 6d. per week more than their present earnings, that would produce £1,400,000; and to make a guess at the produce which our farmers and allotment holders would earn for the nation, we might put it at £5,000,000 a year; or in all, over £38,000,000 a year. These are extraordinary figures, and probably may provoke laughter from the ordinary cut and dried economist, and I do not assert that there is not a certain flexibility about my calculations which rigid economists will censure. But as my principal object is not to forecast exact sums, but to lead men to think seriously over this side of the pension question, I must stand all the criticism that may come. Only one

thing I will say in concluding this chapter; that is, that the more I have gone into this question, the more I am convinced the provision of a pension would not only add to our comfort and pleasure whenever we thought of life and its future, but that the economic gains would far outweigh any possible losses there could be in carrying out such a scheme as I have sketched.





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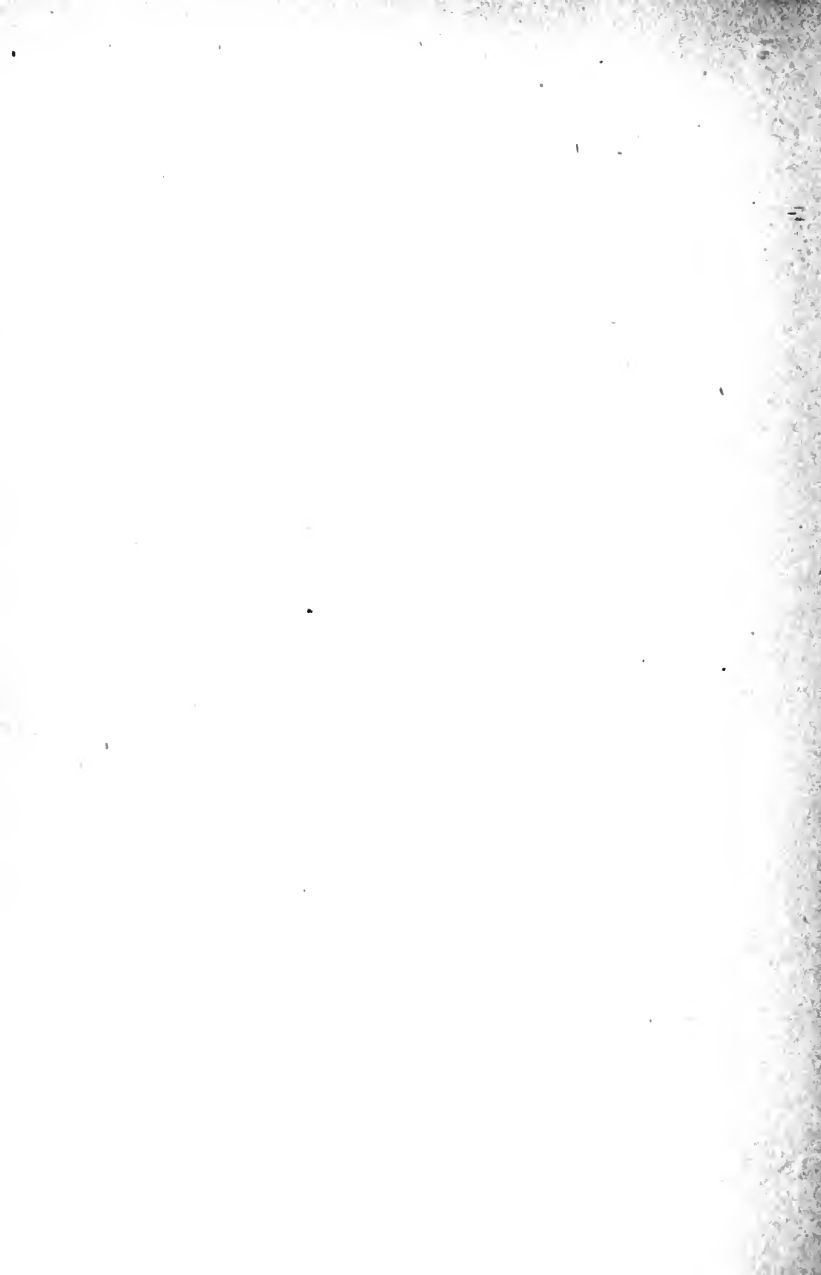
**PART IV.**

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**Friendly Societies and Pension  
Schemes.**

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## Friendly Societies and Pension Schemes.

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One of the most noteworthy features of the discussion, which has been going on in the country since the subject of Old Age Pensions has come into the public arena, has been the attitude of the friendly societies towards the subject, and to the various schemes put forward. To a casual observer the attitude taken up might appear to be dictated by jealousy, and probably in a certain sense this has been true, but the jealousy has not been of the kind we reprehend, because it has not been the outcome of bad motives. Nay, further, I would say that the jealousy has been founded on the idea that to injure or destroy a present good for the purpose of setting up another possible good was not a wise thing to do, and that at least before this was done it was their duty to oppose, and demand good reason for such action before it was taken.

Nothing could be more absurd than to suppose that the friendly societies were not animated by the most beneficent intention towards the aged poor. How could it be otherwise? For these societies have done more to mitigate the woes of sickness and the horrors of death, among the labouring classes, than any other organisation in the country.

All who have examined society below the surface have found that there is a vast communism among the poorer classes. The charity of the poor to the poor is great, the poorer the class the greater the communism, and without its leaven the misery which now cries out at times, in spite of this helpfulness, would probably long ago have made life intolerable for the richer classes. Lazarus would not have sat all day beneath the rich man's table, living on the crumbs that fell from it, and gone quietly home at night. No! had it not been for this communism of which I speak, the howls of Lazarus would probably have so disturbed the slumber of Dives that Lazarus would have received attention before now.

This communism, this goodness of heart of the poor, is systemised in friendly societies. That is the simple truth. Under conditions of extreme difficulty these societies have grown up. Their managers have been almost exclusively working men, often men whose

little scrap of education had been obtained at night schools long after they had reached manhood. I am aware such men possessed a natural shrewdness which saved them from mistakes, but in many cases it was difficult to get men connected with the societies equal to even such elementary book-keeping as would keep the societies' affairs in a presentable form.

Over and over again have I heard of men in these positions who have needed some help before they could meet the society and give an account of their stewardship. The system of holding the meetings at public-houses has doubtless too been a serious drawback, though, to do the publicans justice, I cannot say that I ever heard of their abusing their opportunity by seeking to make customers of the members. But the system of wet rents has been a difficulty, and is still a difficulty where it holds. As to the expense of the management, nothing need be said here, because if inexpensive there has always been so much work done by volunteers, which was not reckoned, that this, added to the acknowledged expenses, would have made the percentage quite different to that given by reports.

I merely mention the question of management and expense thereof here, because it has been suggested that some system of working a pension scheme through the friendly societies was feasible.

Mr. John Morley, M.P., speaking at Montrose, on January 20th, 1899, on the subject of the possible working of a pension or insurance scheme, through the friendly societies, said "Nobody could think of the work of these great societies without profound admiration for what they had done, but it was found that 55 per cent. of the new members lapsed." This fact should be considered by all who have looked to friendly societies to get us over the pension difficulty, for it disposes at once of any chance of their doing so, unless some radical change in this particular could be assured.

All who have read the history of friendly societies will find that many of the early societies which started on an unsound basis came to grief, some were placed in a very awkward financial position from which I am pleased to say a number have managed to extricate themselves. Others, which went to the opposite extreme of care, with large subscriptions, and giving little in benefits, have flourished and accumulated funds. To some extent I believe these societies were successful because they did not fully estimate what the continuous accession of young members would make it possible for them to do, but it was fortunate that they kept on the safe side, for during epidemics and trade depression their funds might have disappeared.

One of the rules to this end was:—That no member

could draw anything until he had been in the society for twelve months, and that then he could only draw full pay for six months, half pay for the following six months, after that time dropping down to one quarter.

Where there was any decent management, and where there was a regular accession of members, clubs with such rules soon began to accumulate funds. It was a good thing that a large number of societies were thus started under safe rules, otherwise many cases of failure and shipwreck would have occurred. In addition to the effect of these rules the considerate and broad minded conduct of a large number of members deserves a share of praise when the present position of friendly societies is considered. Many members avoided making use of the club so long as they could in any way get on without its aid. They made it a point of honour. And many never drew a penny piece who paid in regularly for thirty or forty years. On the other hand others abused the privileges of the society, and made their club a convenience for laziness. I need not dwell longer on the question of friendly societies as friendly societies. Nor will we go into the question here as to whether in their original conception they were intended to cover not only the accidents of life but some system of pensions. As they are to-day so have they been from the start,

bodies of men who were banded together to deal with the accidents of life, clubs which received regular subscriptions calculated to be sufficient to allow ten shillings per week for six months sickness, five shillings per week for a further six months, and two and sixpence per week after that period, with a fixed sum to cover funeral expenses of the member or his wife.

In certain societies the foregoing payments were not adhered to, in some cases they were less but seldom more. In no society that I am aware of was there a provision made for old age. Ah! but you say what about the society which you used as an illustration of the possible effect of a pension. Well, that is a case where under the rules I have just referred to, funds were accumulated, after a number of years, which the members considered would allow a pension to their old members of six shillings per week. A most exceptional case, and only possible owing to the cause I have mentioned. Of late years, I am sorry to say, the club have found it necessary to reduce the allowance to five shillings per week, although the society is still flourishing, and has large funds accumulated.

But to return to the point in consideration, in the vast majority of societies, whatever thought has been given to this question of Old Age Pensions, nothing has been done; there are no rules which allow it in



ninety-nine out of a hundred societies. True, a few societies have done a little for their old members, but then it has only been 2s. 6d. per week, and from the remarks which I have heard uttered by candid friends, these little attempts to save their old members from the workhouse have endangered the safe and regular working of many societies, and they have been solemnly warned that they must not continue such attempts or ruin will follow. Ever since I can remember, too, I have heard complaints from members of friendly societies as to the lack of consideration shown to their members whenever they have been obliged to seek parish relief. Their plea that some superior treatment should be meted out had much to recommend it, but it always failed. Said they, "Look how much we have saved the rates by relieving the sick members of our society all through middle life, should not this give our old members a special claim to consideration at the hands of the representatives of the ratepayers?" Their statement of the case was sound, their deduction fair, but no use. "We are very sorry," said the guardians, "but we have no power."

I know that according to law guardians have now no power to catechise on this point. My object in mentioning the foregoing is merely to

show how the friendly societies have stood in regard to the question of pensions for the aged. It is quite clear that what the friendly societies wanted, and what they saw was needed to complete their previous work, was some provision for extreme old age. For the want of such a system this question has been ever a source of contention between the friendly societies and Poor Law authorities, and probably one of the reasons why this question has appealed so strongly to those who have mixed much with friendly societies, is the knowledge of the sad end to many a straight and blameless member, who, when old and out of benefits, has had to accept out-door relief or go to the workhouse. Friendly societies may have opposed Old Age Pensions, but it has not been because their members did not feel and know that there was much need for them. That this is so must appear to anyone who considers their position in relation to this subject.

Indeed, it may be said that the idea of pensions in old age has from the first engaged the serious attention of friendly societies. I was reading lately a *Manual of Friendly Societies*, published by the Rev. J. Frome Wilkinson, a gentleman who has given much time and thought to the subject. In this work he has something to say on Old Age Pensions, and, as whatever

he has said or written on the subject of friendly societies shows not only sympathy but great care and judgment, I will take the liberty of quoting from his book, which was published in 1886. He points out that for small bodies, or single lodges, to attempt any superannuation scheme would not be feasible, and while he says there is no difficulty in framing a plan, he more than hints that there is not much chance of success. But if anything has to be done it must be by some sound scheme.

I do not exactly know what the Rev. J. Frome Wilkinson means by a sound scheme, but he tells us that it must be "in accordance with the principles of the science of vital statistics," and "not a mixture of science, good luck, Government grants, and charity, such as with the highest and most praiseworthy intentions have been advocated." Further, he says, "To all we commend the weighty and statesmanlike observations of a Past Grand Master of the Manchester Unity, trained under the immediate eye of Henry Ratcliffe." I will give here Mr. Wilkinson's quotation from what Mr. Watson wrote:—"The true mission of friendly societies is only partly fulfilled whilst superannuation or annuities for aged members remain unprovided. It has been wisely ordered that no system of providing annuities shall be started, or authenticated

by the registrar, unless approved and certified by persons recognised as competent to calculate the conditions on which such systems shall be framed; and, therefore, haphazard plans are not only discouraged, but by all who duly respect the laws they will be considered to be absolutely disallowed. Many well intentioned persons have propounded plans for providing benefits in connection with friendly societies, such as widow and orphan, and annuity for old age funds, without the slightest knowledge whether the premium or contributions they required were equivalent to the benefits proposed to be given, and many lamentable instances of failure have resulted, and are still resulting therefrom. With our present knowledge it is to be expected that there will be more wisdom, and that those benevolent impulses which have proved so delusive in past times will be counteracted by the influence of the truths which statistical inquiry reveals, and that failure will become almost impossible. The values of all sorts of benefits can now be correctly ascertained, and any attempt to depart from an equitable adjustment of them, whether from motives of philanthropy or any other assignable cause, should be thoroughly discouraged by every member. Failure to fulfil obligations undertaken to, provide deferred annuities, or, as more commonly called,

superannuation, would be an indescribable disaster, and should be deprecated by every one who wishes well to such righteous undertakings.”

The above quotation, which Mr. Wilkinson gives, may be taken as a warning to friendly societies who at that time had some of these outside schemes in mind. That warning has been more or less heeded, and from time to time has been repeated. A good many years after Mr. Wilkinson's book was written, I remember reading in a publication of the Order of Ancient Shepherds some very strong remarks by him anent this subject of superannuation, in which he said that however hard it might be to say so, and to act upon it, there was no doubt that payments were being made which were irregular and not justified by the rules of the order, and which, if continued, must end in disaster. It was no part, said he, of the duty of friendly societies to pay pensions; the money had not been paid for that purpose, and therefore lodges which were attempting such payments were not acting either legally or wisely.” And judging by what Mr. Wilkinson wrote in 1836, I should say that he had seen so many attempts made which were sure to end in disaster that he felt bound to speak out. Whether he has changed his opinions about the ultimate possibility of friendly societies dealing with Old Age Pensions I do not

know, but up to the time when he uttered the warning I refer to nothing had been done which he could recommend as a practical solution is certain. If we come down to the present day, I cannot find that anything has been done of a satisfactory nature to provide for the old members, and only in a few cases have new members set about making sufficiently large payments to enable them to add to the ordinary benefits of friendly societies that of a pension in old age.

For years I noticed the remarks of leading men at annual meetings of the various societies, and have tried to make out whether anything was being done to meet the case. My quest has not been very fruitful, but this I have noticed—that one and all would not hear of Government interference, and very few wished to have Government aid even without interference. What the nature of the remarks would have been had there been a universal scheme in the field, I cannot say; but two conclusions to which I came were—first, that the friendly societies had not dealt, and probably could not in any considerable number of cases deal with the matter themselves; secondly, that while they felt sympathy towards some better treatment of the aged, they opposed and would continue to oppose any scheme which endangered their own position.

While considering this subject, I have read Mr.

Hardwick's book on "Friendly Societies," published in 1869. It is ably written, and places the friendly society work clearly before the reader; but, in addition, it outlines what could be done in other directions, under other conditions, and one of the future lines which Mr. Hardwick speaks of is the question of deferred annuities or superannuation allowance in lieu of sick pay in old age. Says Mr. Hardwick: "When these societies become based upon a sound principle with respect to finance, they will assume an entirely new character in the history of human progress. These institutions, notwithstanding the huge proportions which some of them have attained, are yet but in their infancy. When the foundation shall be laid upon the rock of science, the superstructure will certainly expand into fairer proportions and more extensive ramifications, till the simple provident societies—originated, supported, and conducted by the integrity of the labouring classes—will present features of as perfect and as varied a character as those patronised by the wealthy and more educated portions of the community. For instance, why should not a working-man assure for an annuity of two, five, or ten shillings a week on attaining an age when, in all human probability, his physical stamina will have become inadequate to continuous employment of a laborious character."

This was Mr. Hardwick's expression of what was possible in the future so long ago as 1869. As it is no part of my purpose to criticise friendly societies as such, I do not express any opinion as to whether they are now on that sound basis he looks for them to attain before they can deal with deferred annuities, but I feel sure he would be the first to admit that as far as any real practical progress in the matter of securing this extended application of their beneficent principles is concerned, little, very little, has been done.

In 1877, eight years after Mr. Hardwick's book was published, the late Mr. W. E. Forster, one of whose crowning glories was the interest which he took in friendly societies, "with a view," as he said, "to encourage the practice of frugality, forethought, and self-reliance among the operative classes," announced his willingness to give £50 in prizes for the best essays, by the members of friendly societies, calculated to effect that object.

For one of the prizes offered, the subject was as follows:—"The importance of provision being made in conjunction with the organisation of friendly societies for a deferred annuity or superannuation allowance in old age, the best mode for introducing a practical scheme for such a purpose amongst the members of"



existing societies, and the rules to be observed in order to insure permanent financial success."

Mr. Moffrey, who won the first prize, produced a very able essay, which I have read lately. In it he claimed, as Mr. Hardwick had done in 1869, that this provision for Old Age Pensions was a necessary addition to the ordinary work of friendly societies. He agrees with Mr. Sutton, another authority on friendly society matters, that the method should be the stoppage of sick pay at a certain age, and an annuity after that age. Later, he says that the money raising is the crux of the whole question, and that "The great majority of members of existing societies had taxed themselves to what they believe is the extent of their ability to pay, in order to provide for the immediate necessities caused by ever present liability to sickness or death. To say, therefore, that the only way of carrying superannuation into effect is to call on the members for the whole sum necessary is to say in effect that it cannot be done." Later he says, "Can anyone with actual experience of the members of our societies, say that they would in sufficient numbers be able or willing to increase their contributions to the extent required?"

Again he remarks, "Nor is it only in imagination that money has been the great obstacle, because it is a well-known fact that societies have had the subject of

annuities for aged members under consideration for years past, but have been compelled to postpone it on account of the subscription necessary to carry the movement through successfully."

Further on Mr. Moffrey suggests that a change from sick pay to annuity is the only scheme, but following on this, after discussing the point as to this change, he says, "Taking all this into consideration (that is what the member would lose or gain by the change) it would appear that the way to attach a super-annuation scheme to existing societies would be to make all new members pay the contribution necessary to secure it after a certain age, leaving the present members to make such an alteration in their payments as would enable them to be placed on the same footing." Following on this remark Mr. Moffrey proceeds in a very candid manner to discuss the probability of the second part of the scheme being carried out, and lays bare the difficulties of the work to be done, concluding by stating the method to be pursued.

1. Efforts being directed to perfect present solvency.
2. Application of surplus capital to assist present members to secure a benefit.
3. Commutation of benefits of present members, the sick pay and contribution to be

stopped, and annuity to commence after age of sixty-five, the financial arrangements to be made accordingly.

4. Future members to join under those conditions.

5. The subscribers to an annuity fund to be sufficiently numerous to ensure the average duration of life amongst them.

Mr. W. Moffrey says that he expects the scheme will take time to develop, and deprecates its being pushed on societies. Later, after giving rules for the new system, he says, "It will of course be seen that the rules mainly aim at helping forward the transition from the present to the more perfect state hoped for. When that position is reached, when every society is perfectly solvent, and the members are universally alive to the necessity of making a present sacrifice to secure a deferred benefit, there will be no difficulty in framing and working a code of rules to meet their improved condition."

As to the other two prize essays published, their views do not materially differ from those of Mr. Moffrey, and therefore I need not specially allude to them. Now I must say that the plan as sketched by Mr. Moffrey is perfectly feasible given certain conditions. First, that

the new members could pay the contributions. Second, that it is possible to graft the new system on the old.

Mr. Moffrey expresses doubt as to the first, and I think his doubt is founded on a true estimate of the facts of the case. Men could not be found in large numbers who could make the necessary payments. It has been attempted in some measure, I am aware, but with only partial success. And as for the old members, they have in the main still to follow on the old lines, therefore I suppose it has not been found possible to arrange their payments and benefits on the new system.

My main purpose in drawing attention to the essays here mentioned, is to point out that this subject of pensions or annuities, has been fully considered by the friendly societies, and that though it has been shown that by certain plans it could be done, up to the present time little or nothing has been done, many societies finding plenty to do to keep up to Mr. Moffrey's condition as to solvency.

That friendly societies have not succeeded in adding annuities to their other benefits is not their fault, of that I am sure, but the fault of the conditions under which the bulk of their members lived—their lack of paying ability, with the addition of perhaps a certain jealousy between the old and new kind of

members, where the two have existed in such lodges as have made a trial of the scheme.

Friendly societies have been alive to the subject; they have studied it carefully, they have tried to solve the problem by the help of their organisation, but they have failed, that is all. They were interested in a settlement of the question from its first mention. They are interested still, if not vitally, at least seriously, and will welcome any equitable settlement.

That it must be a disappointment to the more hopeful and ardent members of these societies to raise this question without settling it, and that they will do much to help on its settlement we must all feel. What they have attempted has helped to form public opinion at any rate, and I do not think anyone can say that they should have impaired, further than they have done, their own work—which they have done so well—by any further chivalrous effort to deal with this question, which was almost doomed to failure, and might in its failure have destroyed their present beneficent work.

The friendly societies are interested in a settlement of this question in another way, that is, that while it is *sub judice* it has a most detrimental effect upon them. I can easily imagine the leaders of friendly societies saying to our statesmen "Don't you think this question

has been before the public long enough? Come settle it. We have told you that we will not have your interference, and we know that your money would bring such, therefore set your wits to work for we are suffering in our old work by this question hanging so long in the air." And such language would surely be most becoming, and the result of long-trying patience.

To-day, I maintain, the position and regular working of friendly societies is continually menaced on the one hand, and hampered on the other, by the absence of any system of old age pensions.

It is menaced in this way. The members of these societies are undoubtedly paying away that which might, if saved, provide for some kind of independence in old age; and some men of a thoughtful turn of mind, who might join a society, may come to the conclusion, after weighing the possibilities of the case, that it is better to save for the old age period of their lives anything they can afford to put aside, than to pay it away to a friendly society, to insure some allowance when sickness or accident attacks them. The conclusion may be wise or foolish—it is not easy to say—but seeing that it is one to which many may come who would otherwise become valuable members of friendly societies, it is thus far a menace to the position of such societies.

Take the effect of Mr. Chamberlain's scheme. By it, if a man or woman had saved a certain amount at sixty-five, or would engage to pay certain fixed sums during life, the State was to subsidise the amount thus paid or saved. Could anything have been devised which was calculated so surely to lead a young man to act as I have suggested, and give up all notions of joining a friendly society for the sake of making this provision for old age? It is the dangling of such schemes as this before the eyes of the public which, I maintain, has been so inimical to the interests of friendly societies, and which leads me to think that members of friendly societies must of all classes desire some settlement of this question, if only it can be done without direct harm to their organisations.

Again, who has not known members of friendly societies who, half in boast and half in regret, have said that they had paid into the society a great sum, for which they have drawn very little—in some cases, nothing at all—and which sum would have been very useful now when they are too old to work, and yet they must continue to pay their subscriptions or cease to get even the temporary relief from the society?

What these men say, although it does not in any way lessen or alter the advantages gained by membership of a good friendly society, has a restraining

influence on the growth of these societies, preventing new members from joining the lodges. And thus the position and prosperity of friendly societies are menaced by the competition of the idea of saving for a far-off benefit, rather than a provision for earlier dangers and sickness.

Again, where any attempts are made to pay to old members some small allowance which may keep them, along with other little helps, out of the workhouse, all such payments interfere with the regular working of friendly societies, and, however small the allowance—1s., 2s., or 2s. 6d. at the most—owing to its continuity, is such a drain on the lodge that nothing but disappointment awaits the members, whenever they take stock of their financial position. Such a course of procedure may be chivalrous, and generous on the part of the lodge which attempts it, but at the very least it saps the funds of the society, for purposes for which they were not paid, and such a course can only end either in increased regular payment to meet the charges, or financial ruin. But with a pension which the members of the lodge could claim at sixty-five, these drawbacks to friendly societies would at once cease. The young man who is now hesitating as to whether he will join a society, with its well-known advantages but with its awful limitations, or set about by grim, hard saving to



provide for his old age (taking all risks which membership of a friendly society would minimise), would at once join the society, and he is surely the type of man of which such societies stand in need.

But if a young man of twenty-one could pay the extra 1½d. per week, he would have all the three benefits—Friendly Society, State Pension, and 5s. paid out of lodge—and therefore the pension would not interfere or stop any well-arranged system which the members of friendly societies could afford to pay for.

With a pension, too, the attempts, vain and foolish, which some lodges are making, to give some extra assistance to their old members, would cease, because it would not be needed, and the precarious financial position of many lodges would from that time improve, and soon become healthy and sound.

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#### EXPERT OPINION.

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Although I have had no doubt in my own mind for years, that the friendly societies were suffering from the effects of the protracted discussion of this question, and that they would welcome a scheme, such as I am here advocating, when once they were well assured that it was taken up by leading politicians, I have taken some pains to get an expression of opinion from

men inside friendly societies. I am fortunate in having a particular friend who has spent a great deal of his life in friendly society work. This man, born on the edge of one of the Yorkshire moors, belongs to a type of which Yorkshire may well be proud. Born and reared in the midst of poverty his struggles have been truly heroic. Only by the most persistent efforts did he get that thoroughly sound education, which has enabled him to be of such use to the friendly societies in his neighbourhood. At the age of thirty he joined a society, and for forty years he has been a hard worker in the society of which he is a member, and in helping the secretaries of kindred societies, has done a valuable work. During all that time, whatever sickness he has had, he has never drawn a penny as sick pay. Some twenty-five years ago he took such interest in the work that he wrote several articles in the magazine of the society on such questions as "Management," "Finance," and "A System of Book-keeping." Some of the views he advocated, such as a classification of trades, amount of sickness in each trade, what sum was required as subscription from various classes of working men, to keep a solvent condition in the society, these advanced views, as they were considered then, have become generally the views of the members of friendly societies since that time.

Recently he was presented by the members of his lodge with a valuable testimonial, and various notices were published of his useful and remarkable career as a prominent supporter of friendly societies. So convinced am I of his sound judgment as a man, and his long and extensive experience in friendly society work, that I should say he is regarded as one of the best authorities on such work in the North of England. I therefore made it in my way to have an interview with this gentleman, and the following questions and answers resulted therefrom :—

1. *Q.* “Is there any legally organised system from which old members get pensions?”

*A.* “No, I cannot say there is, but as friendly societies are not controlled by the Government they can give their members a pension if they choose to do so, but only where there is a large surplus and very few members can such a pension be given. The old basis of payments would not run to it, that is certain. If young men will pay increased subscriptions it can be done for them, but without a large sum in hand it cannot be done for old members.”

2. *Q.* “Do you think such a system could be devised?”

*A.* “Not for old members as I said, unless there was a large sum in hand.”

3. Q. "Do you consider the provision of a pension comes within the scope of friendly society work?"

A. "I do not think it does. The work of a friendly society is for a number of men to club together and pay subscriptions to meet cases of sickness among the members, and pay for funeral expenses at death. That is their first intention and purpose, and wherever it has been departed from to any great extent, it has had a serious effect, often bringing them into an unsound financial position, because the original subscriptions were not framed to meet such a contingency. Of course there is often great stretching of rules, and in a matter of this kind it is not a pleasant job to step in and say that such payments when once started shall cease, or even be reduced, and where begun they have a tendency to mount up. One year I remember what we paid out in our lodge in pensions (and we never give more than 2s. 6d. per week) amounted to one-third of our whole subscription for the year. You see a pension mounts up quickly. One pensioner draws as much as six members pay in subscriptions. We have over two hundred members who pay about £1 a year, but the twelve pensioners drawing £6 10s. each per year drew the subscriptions of eighty members, which is a very serious matter."

4. Q. "Would you say then that the system of pensions which is carried on now is bad?"

A. "Bad for the societies as a financial concern, certainly, and dangerous to their stability, unless closely watched; where there is a subscription sufficient to meet such payments it is all right, but it would be impossible for old members to pay it."

5. Q. "Do you think that friendly societies would approve and welcome a Universal System of Pensions paid by the State and raised by taxation?"

A. "I might answer, yes; because I think they would after they had gone into the question. But you see friendly societies have never considered the question from such a standpoint. All schemes which have been before the lodges have been either their own schemes, such as Mr. Moffrey projected, or such schemes as Mr. Chamberlain and others have talked about, which have required some kind of regular subscription very much like that which we pay as members of our lodges, and as we could never see that our members could afford to pay both, we have opposed such schemes, and that is just where the question has stuck. But if a scheme such as you talk about was proposed by any leading man, our attitude, I am sure, would be one of sympathy, and as far as I can see, we should support it. Of course, the money wouldn't drop from the clouds, it

would be to pay, but it would be paid without being much felt by any one, whether it was the rich with his direct tax, or the poor in his ale or whiskey or tea, or whatever was taxed."

6. Q. "What would be its effect on friendly societies?"

A. "O, if properly carried out it would be the grandest thing that ever came to them, as the present leakage would stop at once. It would be quite easy then to manage a lodge compared to what it is now. Our calculations would be very simple, and our book-keeping would be much less difficult than it now is. We should quickly get into a sounder financial condition, and little off-side objects, with reference to our widow and orphan funds would be easier to deal with then, as we should soon have something in hand to enable us to do so."

7. Q. "You mention widows. What do you do for women?"

A. "Well, lately, there has been a move to form lodges of women, but that is in its infancy yet. We do little for women folk, except what we pay to the wife on the death of a member. Our widows' fund is practically a charitable fund worked by the lodge."

8. Q. "Do you think there is much desire on

the part of friendly societies to have some kind of State pension worked through their agency?"

A. "Not much; there have been a few lodges which I know would have liked to have some State subsidy, but, mind you, without any interference from the State. But not many lodges have even expressed such a wish, partly it may be because no one expects State money will be given without some interference."

9. Q. "Would you say that friendly societies are well managed and at a small cost?"

A. "Well, in our lodge we pay 4½d. per week, if we enter at eighteen years of age, and more according to age, and a halfpenny per week for management; we make the halfpenny do, that is, it takes ten per cent. I don't call that bad for rent of rooms and all other expenses, but you will rarely find it so low, many lodges costing up to fifteen per cent. I think lodges are better managed than they used to be, but there is still room for improvement, and, I admit, we have profited by the mistakes of those who have gone before us."

I found my friend quite emphatic in saying that there was no good in the schemes which the Commission had had before them, and he did not think any one ought to be surprised that friendly societies had been so solid against them all. He

informed me that in some of the lodges there were attempts being made to get young members to pay for both a sick fund and a pension, but if it succeeded there would still be the old members unprovided for, and he was sure young members would never tolerate the funds they were paying being distributed in pensions to the old members, who had never subscribed anything for such a purpose.

To such schemes as the Commission have examined there can be no doubt that friendly societies will continue to offer opposition because, as my friend says, they require from their members regular contributions, which, when paid, would leave no money in the payer's hand wherewith to pay the club money. The fear of this has doubtless been too strong to allow the societies to favourably consider such schemes. But what is not so easy to understand is the attitude which friendly societies seem to have assumed against all schemes, because the schemes most in evidence threatened to endanger the contributions to their own funds. Perhaps, the habit of mind which members of friendly societies have acquired by the fact that for all benefits there must ever be a regular continuous specified payment, has something to do with the apparent lack of comprehension of the difference between State-aided Insurance and a



Universal Pension at sixty-five. And, in addition, there is my friend's reason, that it has never been believed in as a coming scheme. To-day, then, I should say that, admitting that friendly societies might be expected to oppose the regular payment schemes, they have no such reason for opposing a Universal Pension, as it would neither interfere with their funds or administration.

How do the societies stand to-day? They may be described as a great army of men who have set themselves to provide, by mutual help, for those accidents of life which are found to occur in every community of human beings. Under one name or another they have risen up throughout this country, and whatever their drawbacks or shortcomings, they have done more to render the average working-man's outlook on the future tolerable than all other agencies put together. With such a record, no wonder they are liable to fear anything which might endanger their existence or prosperity.

But surely they can have no good reason for opposing a scheme which would deal with the shortcomings of their societies, and relieve them from one of their present difficulties! And now that the Committee have declared against the insurance schemes, one would expect that friendly societies would turn

their attention to some such scheme as I am proposing, and give it their powerful support. At every meeting almost the question of the conservation of funds is to the fore, and the urgent necessity of no attempt being made to give anything in the nature of a pension, unless a larger contribution can be depended on.

Another illustration of the present position of friendly societies towards the Old Age Pension question is furnished in the *Leeds Mercury* of December 22nd, 1898. The paragraph of that date reads as follows:—“The secretary of the Nottingham Order of Odd-fellows is taking a plebiscite of the members as to whether the society shall adopt, for future entrants, a permanent pension at sixty-five years of age in lieu of sick pay. The question which is submitted to the present membership is a somewhat novel one, because they—or, at any rate, the great majority of them—will not be able to avail themselves of the benefit which it is proposed to make a permanent one for future members. It will be interesting to see whether the members will vote in any number on a question which only indirectly concerns them. It may, however, be pointed out that any alteration of the benefits which provides a definite Old Age Pension must make for the stability of the lodges, and in

this way makes the question one of interest to every member. I have all along believed that superannuation at sixty-five years of age is quite possible to the majority of young members, if it is only made a permanent benefit. This seems to be pretty conclusively proved by the figures which Mr. Hare gives of the contribution necessary to be paid by the members. To assure a funeral benefit as per general funeral fund, with 10s. per week during sickness, for a period of twenty-six weeks, 5s. per week for a further period of twenty-six weeks, and 2s. 6d. during the next twelve months, until the member attains 65 years of age; then contributions and sickness benefits to cease, and the sum of 5s. per week become payable during life, the following contributions (payable fortnightly) will suffice:—16 and under 18 years, 1s. 4d.; 18 to 20 years, 1s. 4½d.; 20 to 22 years, 1s. 5½d.; 22 to 25 years, 1s. 6d.; 25 to 27 years, 1s. 8d.; 27 to 30 years, 1s. 9½d. Out of this can be taken 4s. 4d. per annum management, 3s. 6d. surgeon, and the funeral quarterage.”

From the foregoing it will be seen that, although nearly thirty years had elapsed since Mr. Charles Hardwick wrote on the question of superannuation, and twenty-two years since Mr. Moffrey's essay was written, friendly societies have hardly progressed at all in prac-

tical applications of the system mentioned by the two writers referred to above.

On the same date, in the column from which the above extract is taken, another paragraph occurs, which shows that one of the conditions which Mr. Moffrey laid down as necessary, before any attempt should be made in the direction of carrying out his scheme, namely, assured solvency, is still not universal. The following is the paragraph:—"The Grand United Order of Oddfellows proposes to follow the lead of the principal affiliated orders, and have a complete valuation made of the assets and liabilities of all branches at one date. The step is one upon which the society may be cordially congratulated. It is quite possible that a number of the branches may be found to be financially weak, but it is far better for a society to know its weak places, so that they may be strengthened. For this reason it may be hoped that all the lodges will assist the officials and valuer by sending in their returns as early as possible, so that the work may be speedily completed." I have nothing to add further, except that I think these two paragraphs are a strong comment on the question of there being any hope of friendly societies solving this question even for their own members. So far as I can judge, it seems generally agreed that the present attempts which are being made to give something to

old members is sapping the funds of the societies so much that it must cease, or endanger their existence. The Rev. J. Frome Wilkinson, as I pointed out, some years ago told the society to which he was speaking, "that it was no use blinking the question; what had been attempted was not within the sphere of their work, and could not continue." Any efforts which the societies generally have made to meet the difficulty have been futile. And the members of friendly societies have seen with pain—bitter, if silent—their members descend from the independent position of members of a friendly society to the degraded position of inmates of a work-house; and yet this must go on if the societies are to live and continue to do their legitimate work.

In concluding, then, what I have to say on this part of my subject is this:—No body of men have so much right to be considered in a settlement of this question as the members of friendly societies, for however they have failed, and however small their attempts may have been to deal with this question, at any rate they are the only societies which have tried to do anything at all. They have a right to be considered, because no society would suffer so much as friendly societies from an unwise settlement, such as might have been done at one time on a basis of National Insurance, or by any such schemes as the Commission rejected. I believe that no body

of men, no society, is suffering so much as they are on account of the question remaining so long unsettled, and therefore no one could be more anxious to help forward any scheme which commended itself to their judgment as fair and wise than the members and managers of friendly societies.

Whether I am right or wrong I must leave to the judgment of others, but I cannot refrain from saying, that I believe by such a scheme as has been advocated here, a wise and lasting settlement would be brought about, and that no body of men would benefit more by it than the members of friendly societies.

To the societies it would come as a new lease of life, as with it their original task would be simplified and made easy. Untrammelled by the leakage of funds, which now goes to their old members, their future cleared of the difficulties which this question unsolved makes for them, friendly societies would grow and prosper as they had never done before, and to every member of their community, with a pension in addition to their present benefits, a brighter era of prosperity and happiness would dawn.

And to the outside public, rich or poor—to those who do not need friendly society benefits, to those who have never joined them, though they are running

grave risks by keeping outside, I would say, the more I have studied friendly societies and their work the more I have seen to admire in them. They are truly a grand institution, and though the working of them has been beset by enormous difficulties, much they have done and done well. Amidst the great mass of selfishness which we see around us these institutions stand forth in their truly Christian character. Too much cannot be said in their praise, and if a pension was obtainable at sixty-five by the members of friendly societies, it would relieve them from the weight that is impairing their usefulness. With a pension at sixty-five, their liability ceasing at that age, the funds of the societies would be considerably relieved. Many which find it difficult to keep going under present conditions would be able to go on with confidence under the system here proposed, and new societies would no doubt come into existence under the improved conditions.

For a long time friendly societies have done much to relieve the rates, and if a state pension did something to relieve the friendly societies it would be but a small return for the great work which these institutions have done in the past. By helping them to extend their original and legitimate sphere of usefulness, it would no doubt tend towards a condition of things in which the

chances of life might be so met and provided for that the dread and fear in which many now live might be entirely dissipated.

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### PRESENT PENSIONERS.

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During the time I have been thinking over this question of Old Age Pensions, various more or less relevant thoughts have occurred to me, some of which I have tried to lay before the reader. Others I have put on one side, either because they did not fall in with the plan I had set out to work by, or because I feared they might confuse the main argument by bringing up comparisons which, while they might be interesting in themselves, and from certain points of view bearing on the question in hand, would not help forward the reader to a lucid consideration of the main question.

One of these thoughts I will just mention here, as I have some hope that by so doing I may be able to get perhaps a longer and fuller hold of the mind of the reader. "What about the present pensioners?"—for there are such folks in this determined individualist freedom-loving land of ours; who are they, and what are their peculiar claims on the public bounty? Among the latest claimants are our school



teachers, and the small public functionaries in connection with our corporations, boards of guardians, and other kindred bodies. If one can judge of the value of a situation by the eagerness there is to get it on the part of a candidate, all the various classes I have mentioned are in possession of desirable situations. Or again, if we come to further judge the same question, we cannot fail to note that when once obtained such situations must be either very easily kept or very well worth the keeping, for the holders thereof are very loth to give them up. Nor, so far as we can judge, are there any special drawbacks to such situations. As a rule such men certainly do less work than their fellows, and receive larger salaries than other men, with precisely similar education and upbringing, can command in any non-official employment.

The claim to a pension on leaving work, therefore, would seem to be that while in work the claimants had grown so used to doing a small amount of work, and getting so well paid for it, that even if they do no work at all they are entitled to some remuneration from their late employers. I should have thought the fact that their employment was so much more regular and continuous than the average workman, who missed the job, and had to accept a more

precarious post, would have suggested that these folks would be in a position to do without a pension, and that if a pension came to any one it would come to the man who had a difficult task in life to do, instead of an easy one like the official. But such a conclusion would not bear examination, for it seems that just in proportion to the value of the situation and the consequent lack of need for special treatment of the holder thereof, is such special treatment meted out. "To him that hath shall be given," is true of present pensioners here if no where else, and perhaps, as some mitigation of this evidently absurd rule, an attempt is made to follow out the second forecast of what was to happen in the parable, namely, to take something from those who do not possess anything, for all have to join in paying the taxes out of which these pensions in part come.

Of course, I am not thinking here of our soldiers or sailors. But excepting them, I should say that every other class which have pensions, or are asking for them (and pensions partially, at any rate, at the public cost) have less reason for asking for, or having a pension than their fellows in cognate walks of life. I shall be misunderstood, if from what I have written here, it is inferred that I am opposed to many of our present pensions, or especially to pensions for old teachers. My remarks are made solely to draw a comparison

between those who get and those who do not get pensions now.

Matthew Arnold, I remember, once told us that the great lack in the English character was lucidity, and by lack of lucidity he explained that he meant the utterly illogical way in which we looked at and worked out our public questions. And it seems to me there is no better instance of this than the way in which the British nation has tolerated the people who have fastened themselves on the public funds, while at the same time it has allowed those whose work and wages were far more precarious to fall out of the ranks almost unnoticed, or only noticed so far that their misfortune is treated as a crime.

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### RECIPROCAL DUTIES.

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“The life and duties of the citizen.” So runs the description of one of the subjects in the Code of our Evening Continuation Schools. And it is a good subject, and one that it is well that all should carefully study, even though it be but a practical application to civic and national life of the Ten Commandments, which every child in the land is supposed to have learnt at its mother’s knee. The

decalogue itself is one string of injunctions to the individual, its thou shalt and thou shalt nots, defining in no uncertain manner what his emotions and thoughts should be, and how every action of his life should be regulated.

The citizen of to-day then, we should say, with all this old teaching and the new form of it, should by this time be quite clear as to what his duty is; and if he is not doing it it is not from want of teaching. Besides, beyond the teaching, and after it, comes the law of the land in all its majesty, and if it finds that the citizen is not doing his duty he is punished. "But how if he cannot do it?" some one may ask. To which the law replies "That it cannot take note of anything but success or failure to comply with the law." "Ay, ay," says the observer of all these things; for they are expressed in actions between the law or rules of society and the individual rather than in words. "But is there no such thing as the duty of the State, of this society with its curbs and whips, toward the poor jaded individual who struggles so gamely, with more or less success, to fulfil the whole law?" "Oh, yes!" replies your admirer of law and order, "he is protected from robbery and violence; true, he is taxed and rated, but he gets that all back, in the army and navy which protect him from foreign danger,

and the police who protect him at home. And of late years his children have been taken in hand and taught out of the taxes. And, if when he becomes old he is destitute, we have the workhouse for him to go to. What more do you want?"

Just so, for that is about how the matter stands. And yet, with this system, there are some folks who are not quite content, and I am one of them. I think the State, which is so exacting, is not quite so reciprocal as it might be, and that the changing conditions of the relations between the State and many of its members need looking to from time to time, notably at the present time.

It may be, indeed I think it is, the duty of the individual to attempt tasks which he is often morally certain will fail of full accomplishment—one half the tasks of life are of this kind—but there is no law, divine or human, founded on justice, which should penalise these failures. Nay more, the body politic, which is kept healthy and sound by such heroic action, has a duty quite as obligatory towards the individual, as its claims upon the services of that individual can be.

What I call for is fair play in this game of life. I want to see the decalogue embodied in the acts of

men, as well as sounded by their voices, and the life and duties of the citizen to be so well learnt that the habit of right doing shall rob justice of its painful duty. But I feel that the individual has a claim, which is this, that he shall have full justice. And that where it can be clearly shown that such conditions exist in this great whole, which we call the State, that a section, a number of individuals, is placed at a serious disadvantage, those conditions shall be altered, and, if they be necessary for the good of the whole, and cannot be so altered, that that part which suffers shall become creditors of the State.

This, in my opinion, is the state of things in regard to the position of the aged to-day, and the purport of this work is to move the public conscience towards a fair readjustment of their position in our midst.

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#### TO THE READER.

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I have finished the task which I sketched for myself in the opening pages of this work. So far as I have had time and ability to set forth my ideas, I have done so. Perhaps, I might say many things in the way of excuse for the manner in which the ideas have been presented,

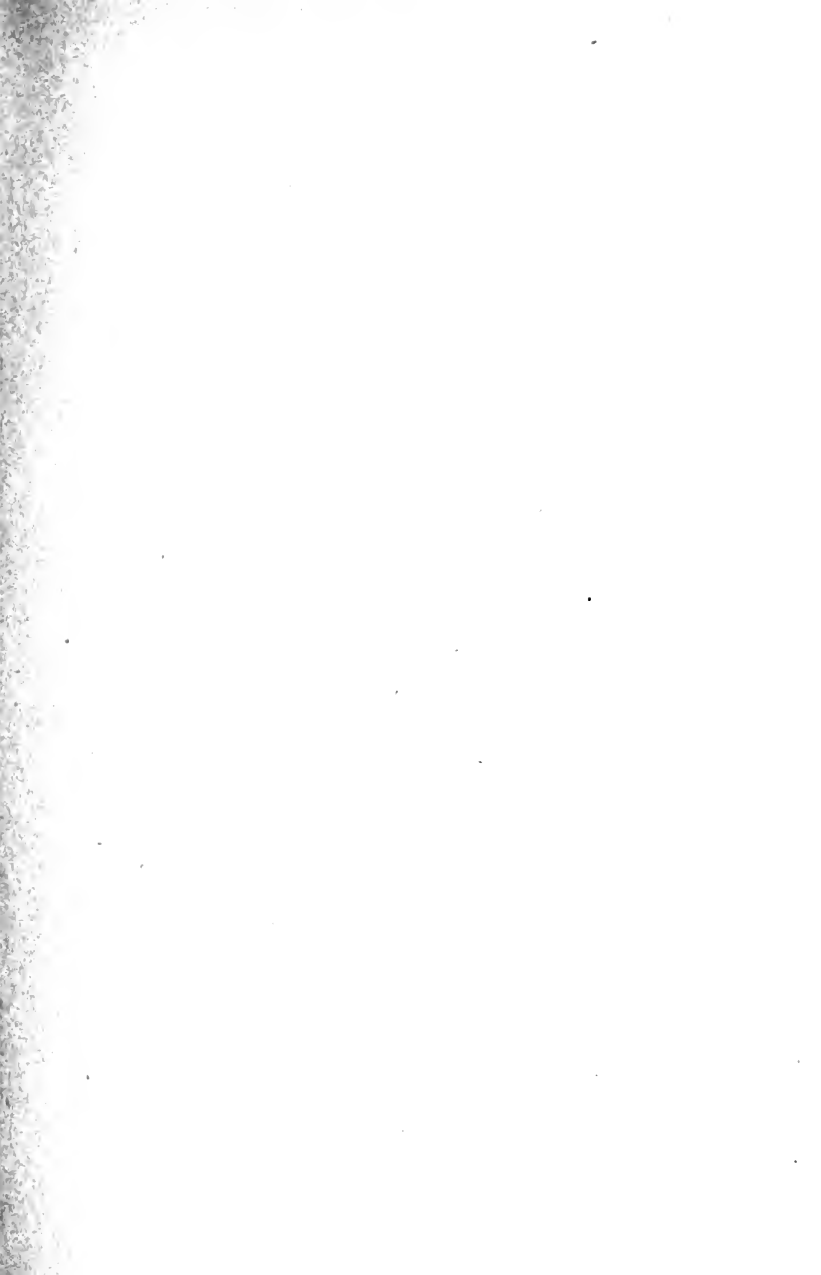
but I will not do so. One request I have to make to the reader, and one only. It is, that before finally agreeing or disagreeing with my views of this question, he will turn back and read over again the four chapters of this book. In these busy days, when ones mind is much occupied, I know that the request I am making is not a small one. I do not make this request because I feel that there is any deep hidden meaning which may be missed by a single perusal, but because I know there is often a crudeness in the utterance of my thoughts which may lead to a throwing aside of the thought itself if care is not shown by the reader. And more than this, I wish to say here that I have not written this short work, so much to give out my ideas on this subject, as I have written it for the purpose of setting the minds of the great body of thinking people to work to solve this great problem.

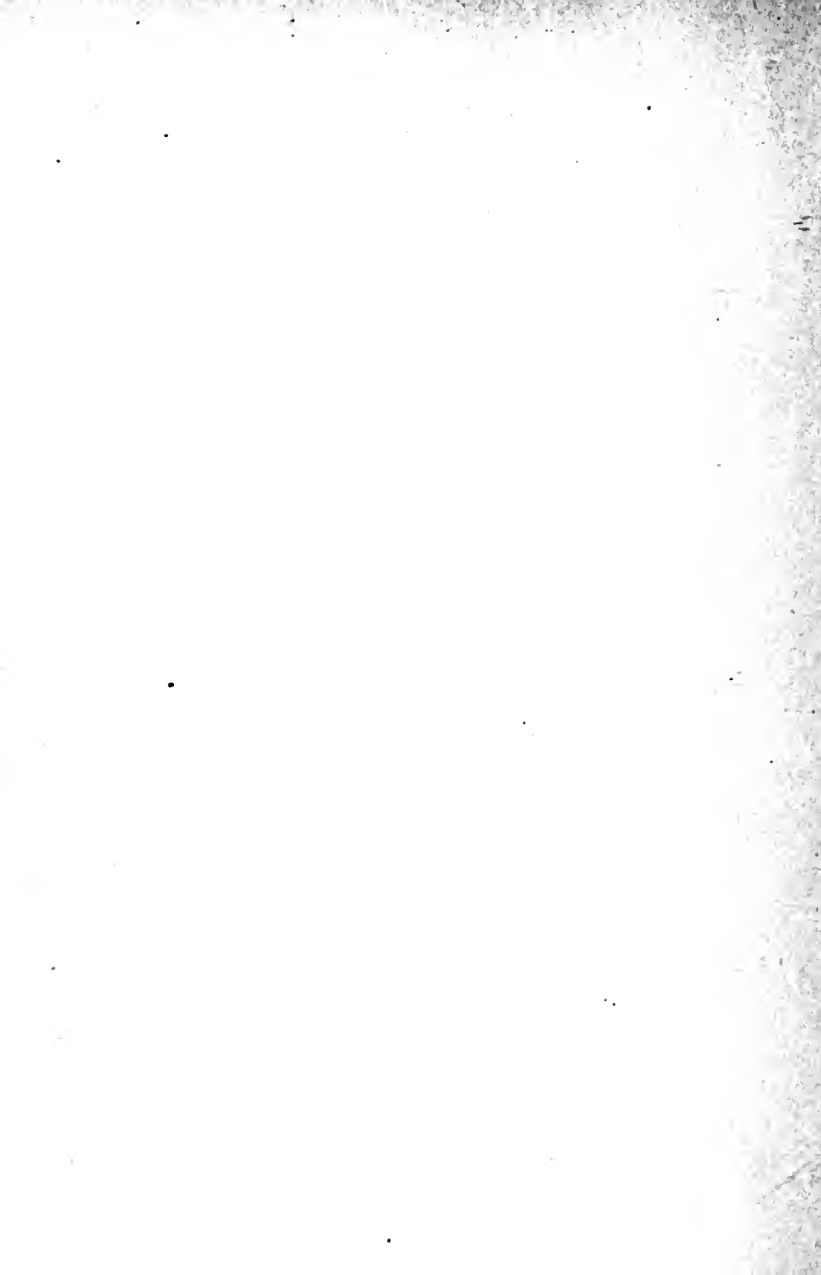
If the ideas I have set forth are good I desire that they shall find a backing in the mind of the reader, but if they are false or bad, I have no such interest in them as will lead me to support them because they are mine. We are here considering a great national question, and all light that can be thrown upon it must be valuable. It is admitted on all hands that we had better wait a little for a wise solution than accept a foolish one.

It is while we are thus waiting that I have tried to set forth the urgent reasons for establishing some system of Old Age Pensions, and the advantages which I think a State Pension for all persons who reach the age of sixty-five (raised by taxation and paid by the State through the post office), would have over all other schemes which have up to this time been brought forward.



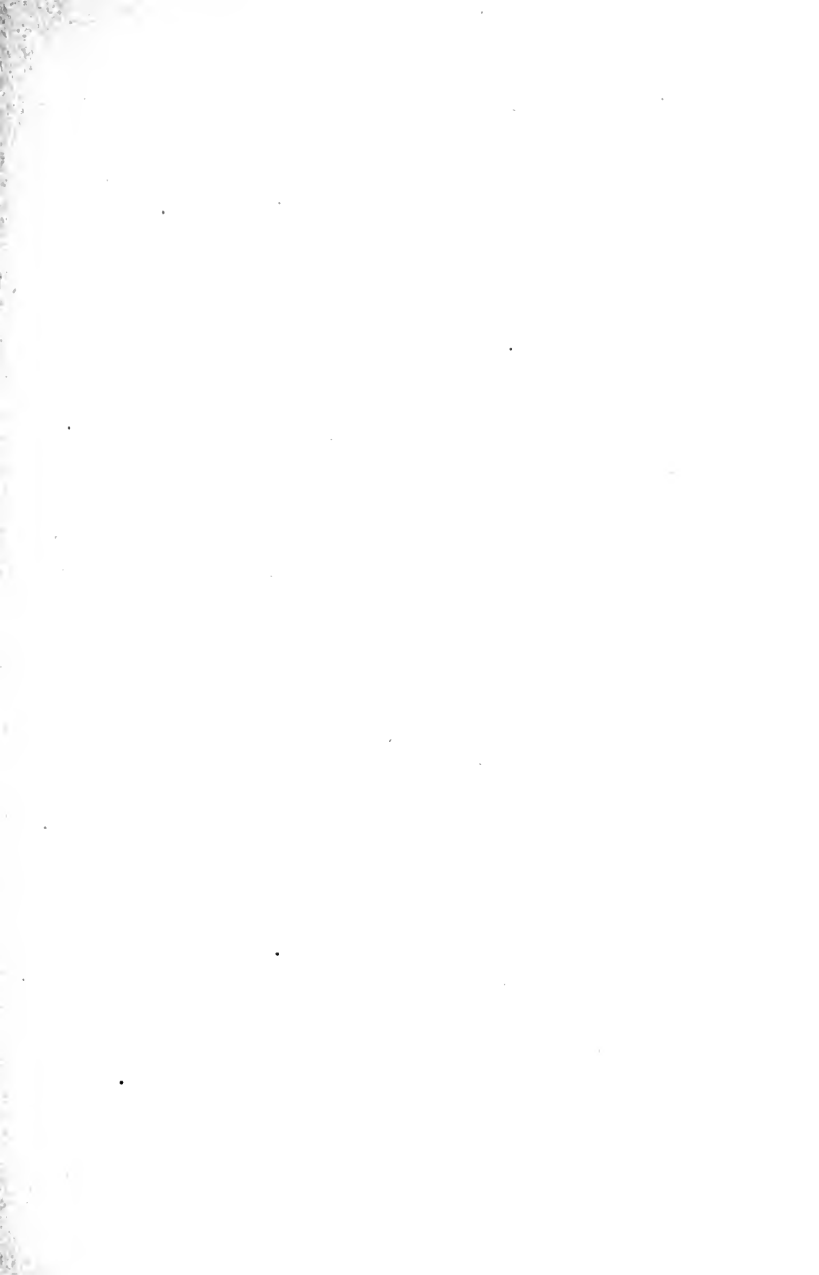














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