

II.—A BRIEF SUMMARY OF STATE PROVIDENT SCHEMES NOW BEING ADMINISTERED IN VARIOUS COUNTRIES.

(A—1.) THE GERMAN SYSTEM.

The complete scheme was brought into operation gradually between 1883 and 1889 by—  
 (1) The Sickness Insurance Law of 1883; (2) the Accident Insurance Laws of 1884 and 1885;  
 (3) the Law of Insurance against Invalidity and Old Age, 1889.

*Payments.*

*Sickness.*— $1\frac{1}{2}$  to 2 per cent. of earnings: one-third paid by employer, two-thirds by employé.

*Accident.*—2 per cent. of earnings: all paid by employer, *nil* by employé.

*Old Age, &c.*— $1\frac{1}{2}$ d. to 3d. per week: half paid by employer, half by employé.

The sickness and accident laws apply to the whole of the wage-earning class, *i.e.*, upwards of twelve millions of workpeople.

The old-age law is compulsory upon all men and women over sixteen in the following three classes: (1.) Persons who are employed as workmen, assistants, apprentices, or servants, and receive for their service a payment or wage. (2.) Persons who are engaged in business as assistants in shops, and apprentices whose regular yearly earnings do not exceed £100. (3.) Persons employed for payment or wage as members of the crews of German ships.

*Benefits.*

*Sickness.*—A minimum of free medical attendance and medicine, and one-half daily wages; or free admission to hospital, with one-half sick-pay for family. Sick benefit runs for thirteen weeks only, and member then goes on to the accident fund. Women receive sick-relief for four weeks after confinement. Burial-money is paid equal to twenty times the average daily wages.

*Accident.*—Two-thirds average wages during total, and less during partial, disablement. Burial-money in fatal cases, and allowances to widows, children, and parents.

*Old Age and Invalidity.*—After five years an invalidity allowance, ranging from £5 14s. 8 $\frac{1}{2}$ d. to £7 0s. 3d. per annum, and a pension after seventy ranging from £5 6s. 5d. to £9 11s. per annum, according to the wages, which are divided into four classes. If death occurs before seventy, one-half of contributions are returned.

(B.) THE DANISH SYSTEM (under the New Law of 1891).

The leading principle of this law is that after age 60 there shall be two classes of assisted poor—the *deserving* poor, in receipt of pensions; and the *undeserving* poor, in receipt of poor-law relief. It is administered by local authorities, called Communal Councils, who are assisted by the Government to the extent of £111,000 per annum, derived from a tax on lager beer.

All persons over sixty who are unable to maintain themselves, who have been in the country ten years, have never been convicted of crime, and who can prove that they have not received poor-law relief or been convicted of vagrancy or begging for ten years, may claim a pension. The Council then makes inquiries, and if they find that the poverty is not caused by extravagance or evil living, or by transference of property to relations or others, they are bound to allow a pension. If the pensioner should hereafter be guilty of any penal offence, squander his pension, or marry and require a larger measure of support, he is transferred to the poor-law and becomes an ordinary pauper.

Persons now living who are over sixty may receive pensions if their record has been clear between the ages of fifty and sixty.

The pensions are very indefinite, and may be given in money or kind, or by admitting to any institution, provided no workhouse people are inmates, at the discretion of the Communal Council. Very great care is taken to dissociate the old-age relief from the parish relief; workhouse officials cannot be employed in any way in connection with the old-age relief, and the money is not raised by the poor-rate, but by a special rate levied in each commune. A writer in the *London Globe* says that the law is very popular with all classes of Danes but loafers, whose lot is made harder by it.

(B.) THE AUSTRIAN SYSTEM.

Under the Austrian poor-law it appears that a man can claim a pension. The Emperor Joseph II. decided that at sixty a man should have the right to claim from his native town or commune a pension equal to one-third of the average daily wage he had received during his working years. This pension was to be regarded in exactly the same light as a soldier's pension—not as a charity, but as a reward for past services.

MORRIS FOX.

WEEKLY PAYMENTS at Age 16 necessary to purchase a Pension of 10s. a Week under a Compulsory State Scheme in New Zealand.

Pension after Age 60.				—	Pension after Age 65.			
s.	d.						s.	d.
3	3	...	...	Payments cease at 21 (5 years)	...	...	1	11
2	5	...	...	" at 23 (7 years)	...	...	1	5
1	9	...	...	" at 26 (10 years)	...	...	1	1
1	6	...	...	" at 28 (12 years)	...	...	0	11
0	9	...	...	" when pension commences	...	...	0	6