

and thrifty, if unable to provide for their old age, may not be classed with the idler, the wastrel, and the criminal. The argument that in the relief of destitution the burden on those who with difficulty manage to support themselves should be made as light as possible is answered by saying that this is a question not merely of the amount but of the incidence of taxation, and that harsh treatment of the deserving poor is not a right mode of relieving the taxpayer. If earnings are sufficient persons may be expected to make provision for old age; but there will ever be some who, though they have gone under in the struggle of life, deserve, especially when no longer able to work, more liberal treatment than the offer of the minimum relief afforded to destitution, as such, without reference to its cause. While there is ample scope for the friendly society which includes a deferred annuity among its benefits, its compulsory inclusion will shut out from such society those who are unable to pay for this further benefit.

39. The following extract is from the address of the High Chief Ranger of the Ancient Order of Foresters, at the High Court meeting at Brighton, in 1895:—

The question of old-age pensions or deferred annuities has again been brought into prominence, and appears to be engaging serious attention, and we, as members of a large society, cannot be indifferent thereto, for, whatever may be attempted by others, it behoves us to offer every possible inducement and facility to our present and future members to make provision for themselves; and, in my opinion, the ultimate solution of the difficulty will be found in the cessation of sickness benefits and the commencement of an annuity at a given age. This may be somewhat difficult in the case of old courts with aged members, but, fortunately, there are many courts which have valuation surpluses which can be utilised in that direction, and I know of no better way of using a surplus than in making provision for the aged members. In the case of young courts the difficulty is reduced to a minimum, provided there will be present, and now that an amendment of the Friendly Societies Act enables us to admit members at a very early age, the object can be attained without any serious additional burden being imposed upon the member. One great advantage of the annuity over the sickness benefit will be the removal of an unpleasant duty from our medical officers—of deciding whether a member is suffering from illness or is incapacitated from work by senile decay only, in which latter case he finds it difficult to certify that a member is suffering from any such specific disease as would entitle him to sickness benefits. Another advantage is that a member in receipt of an annuity would not be debarred from working, whereas it is contrary to our general laws for any member in receipt of either full, half, or reduced sick-pay to do so. As regards the absolute necessity for making provision for old age, a moment's reflection will convince us that a man who simply provides for sickness, and becomes dependent upon others for support in his later days, only half succeeds in maintaining his independence, and sooner or later experiences the unpleasantness of accepting relief from others; and it matters but little by what name it is called so long as it is something for which no equivalent is given; its very acceptance is repugnant and distasteful to any man of proper spirit. It therefore follows that, if we would retain our title to "self-reliant" and "self-dependent," and, what is of equal if not greater value, if we wish to retain the absolute right to control and manage our own affairs without any interference from others, we must exercise all the energy we possess, and make all the necessary sacrifices to keep ourselves from accepting gratuitous assistance from any body or party whatsoever outside our own mutual brotherhood.

40. The Chief Registrar of Friendly Societies, in a recent lecture before the Barley Mutual Provident Society on "Old-age Pensions and Friendly Societies," pointed out that only by commencing at a very early age could the majority of wage-earners provide pensions for themselves. He suggested that in the administration of the poor-law an attempt should be made to lessen the stigma of pauperism, and also recommended a better organization of Christian charity.

41. At the Church Congress, held at Norwich in October last, Mr. Claverhouse Graham, a Past Grand Master of the M.U.I.O.O.F., delivered an address on "Old-age Pensions from the State for Members of Friendly Societies." Mr. Graham for many years has ably and earnestly advocated the claims of members of English friendly societies to special consideration in old age.

42. A most useful presentation of the subject, as viewed from many standpoints, is contained in a book entitled, "Some Poor-relief Questions," by Miss Gertrude Lubbock. The arguments are concisely put, and supported by reference to numerous authorities.

TRADE-UNIONS.

43. Registrations under "The Trade-union Act, 1878," and transactions relating to registered trade-unions, during the year 1895 were as under:—

Registrations.

44. Hawke's Bay Operative Bootmakers' Union and the Wellington Eight-hour Federated Union were registered.

Amendments of Rules.

Complete amendments of the rules of the New Zealand Workers' Union and the Amalgamated Society of Railway Servants of New Zealand, and a partial amendment of the rules of the Otago Typographical Association, were registered.

45. A list of registered trade-unions, as on 31st December, 1895, is given in Appendix III.

June, 1896.

EDMUND MASON,
Registrar of Friendly Societies and Trade-unions.