

contributory systems. Italy adopted a partial contributory scheme in 1898, as also did Austria in 1906. The year 1908 saw England and Canada passing respectively non-contributory and annuity measures, the several State systems in operation in Australia being merged into a general old-age and invalidity law for the whole Commonwealth in the same year. [NOTE.—The latest figures available indicate that the cost of old-age and invalid pensions in the Commonwealth amounts to £2,085,000 annually. There were on 30th June, 1911, 76,089 old-age and 7,319 invalid pensioners.]

Up to 1898 three attempts had been made to get a compulsory Old-age Insurance Bill through the Swedish Parliament, but without avail. In 1900 the Swiss Government passed a compulsory scheme of national annuities, but the people of the country, by referendum, refused to accept it. In more recent years the Legislatures of Austria (in 1908) and France (in 1909) have had under their consideration general old-age pension schemes; while in Russia, Holland, and Norway, the question has been investigated by Commissions. Within the past few months the Netherland Government has submitted to Parliament a Customs Bill with the object of providing 10,000,000 florins, 9,000,000 of which it is proposed to reserve for old-age pensions; and more recently an Invalidity Insurance Bill, with provision for pensions to septuagenarians. The Italian Government has also introduced a Bill providing for a State life-insurance monopoly, the revenue from which is to be utilized for old-age and invalidity pensions.

So far, no American State has provided for any scheme of old-age pension or insurance, although various States and numerous industrial and railroad companies have made provision for the superannuation of their employees. The Legislatures of Illinois and Massachusetts have, however, appointed Commissions to investigate the question, the former in 1905 and the latter in 1908, both without result. The report of the Massachusetts Commission, published in 1910, is a voluminous one, running into over four hundred pages of closely printed matter, and contains a fund of information relating to the schemes of the world. To it I am indebted for the copy of a Bill (reproduced hereunder) introduced into the United States House of Representatives in December, 1909, by Congressman Wilson, of Pennsylvania, which is unique as an old-age-pension measure, but which in its general principles practically follows the lines of our own Act. It is explained that its form is due to the fact that doubt has been expressed as to the right of the Federal Government of America to grant old-age pensions, seeing that its written constitution does not specifically provide therefor; but as the said constitution gives power "to raise and support armies," the Bill is based on that principle of constitutional law. It reads as follows:—

"AN ACT TO ORGANIZE AN ARMY CORPS, PRESCRIBE QUALIFICATIONS FOR ENLISTMENT THEREIN, DEFINE THE DUTIES AND FIX THE COMPENSATION AND TERM OF ENLISTMENT OF PRIVATES, AND FOR OTHER PURPOSES.

"BE it enacted—That immediately after the passage of this Act, an army corps shall be organized in the Department of War under the direction of the President, to be known as the Old Age Home Guard of the United States Army.

"Section 2. The Old Age Home Guard of the United States shall be composed of persons not less than sixty-five years of age.

"Section 3. Any person who is sixty-five years of age, or upwards, and who has been a resident of the United States twenty-five consecutive years, and a citizen of the United States fifteen consecutive years next preceding the date of application, and who is not possessed of property amounting to more than fifteen hundred dollars [£300] in value, free of all incumbrances, or an income of more than two hundred and forty dollars [£48] per annum, and who has not sequestered or otherwise disposed of property or income for the purpose of qualifying for enlistment as hereinafter provided, may make application, in writing, to the Secretary of War for enlistment in the Old Age Home Guard of the United States Army, and it shall be the duty of the Secretary of War to enlist and enrol such applicant for the term of his or her life as a private in the Old Age Home Guard of the United States Army without regard to the physical condition of the applicant, provided that persons related as husband and wife shall not both be eligible for enlistment, enrolment, and service therein at the same time; and in case of dispute as to whether husband or wife shall be enlisted and enrolled, as herein provided, the question shall be decided by the Secretary of War, by and with the approval of the President.

"Section 4. The pay of a private in the Old Age Home Guard of the United States Army shall be one hundred and twenty dollars [£24] per annum, to be paid in quarterly instalments, as pensions are now by law paid, provided that ten dollars [£2] per annum shall be deducted from the pay of each private, and retained in the Treasury of the United States, for every one hundred dollars' [£20] worth of property in excess of three hundred dollars [£60], and for every ten dollars [£2] per annum income in excess of one hundred and twenty dollars [£24], possessed by such private.

"Section 5. Arms and ammunition shall be furnished to privates in the Old Age Home Guard of the United States Army at the discretion of the Secretary of War; but no sustenance shall be furnished to them except the pay herein provided.

"Section 6. No private, or applicant for enlistment as private, shall be required to leave his or her home for the purpose of enlistment, enrolment, or service in the Old Age Home Guard of the United States Army; nor shall they be required to assemble, drill, or perform any of the other manoeuvres, nor be subject to any of the regulations of the United States Army, except as herein provided.

"Section 7. Privates in the Old Age Home Guard of the United States Army shall be required to report annually, in writing, to the Secretary of War, on blanks furnished by him for the purpose, the conditions of military and patriotic sentiment in the community where such private lives: but no private shall be discharged, disciplined, or otherwise punished for failure to make such report.

"Section 8. The number of persons enlisted in the Old Age Home Guard of the United States Army shall be in addition to the number of officers and privates now required by law in the United States Army.

"Section 9. All Acts and parts of Acts inconsistent with the provisions of this Act are hereby repealed."

D. ROBERTSON, Commissioner.