

1911.  
NEW ZEALAND.

POST AND TELEGRAPH DEPARTMENT:  
OLD-AGE PENSIONS BRANCH

(THIRTEENTH ANNUAL REPORT OF THE) FOR THE YEAR ENDED 31st MARCH, 1911.

*Presented to both Houses of the General Assembly pursuant to Section 69 of the Old-age Pensions Act, 1908.*

The COMMISSIONER OF OLD-AGE PENSIONS to the Right Hon. the MINISTER OF FINANCE.

SIR,—

Old-age Pensions Office, Wellington, 30th June, 1911.

I have the honour to submit, for the information of Parliament, a *résumé* of the work of the Old-age Pensions Office for the year ended the 31st March, 1911.

Points of interest at the close of the year are as follows, a comparison being shown with the figures of the previous year :—

	At 31st March, 1911.	At 31st March, 1910. (1906 census)
European population of New Zealand .. ..	1,008,407	987,480
Maori population of New Zealand .. ..	49,343	47,731
Estimated European population, sixty-five years and over .. ..	46,586	44,838
Estimated European population, sixty-five years of age, and twenty-five years in New Zealand ..	41,556	40,238
Number of pension-claims lodged since Act came into operation on 1st January, 1899 .. ..	42,271	39,316
Number of pensions granted since Act came into operation on 1st January, 1899 .. ..	32,433	30,034
Number of European pensioners on the roll ..	15,336	14,626
Number of Maori pensioners on the roll .. ..	684	694
Percentage of European pensioners to total European population .. ..	1.52	1.48
Percentage of European pensioners to European population, sixty-five years and over .. ..	32.0	32.0
Percentage of European pensioners to European population eligible by age and residence ..	36.0	36.0
Percentage of Maori pensioners to total Maori population .. ..	1.38	1.45
Number of pensioners in receipt of full pension of £26 ..	13,936	11,£27
Percentage of these to total number of pensioners ..	87.0	77.0
Amount paid in pensions during year .. ..	£383,393	£362,496
Cost per head of European population .. ..	7s. 7d.	7s. 4d.
Total amount paid in pensions since Act came into operation .. ..	£3,150,404	£2,767,011
Cost of administration during year .. ..	£3,803	£3,290
Percentage of cost of administration to annual payments .. ..	0.99	0.90
Cost of administration since Act came into operation ..	£51,181	£47,378
Percentage of total cost of administration to total payments .. ..	1.62	1.71

## AMENDMENT OF ACT.

During the year an amending Act, of four sections, passed through Parliament, the main features of which were—(1) The restoration of the allowance of £50 from cash and other forms of property not constituting a home discontinued under the 1909 Act; and (2) a straight-out exemption of £340 from the home (including furniture and personal effects) of an applicant, in lieu of the provision of the 1909 Act, whereby the home was charged as income at the rate of £1 for every £10 in the net capital value thereof.

The effect of this amendment, which received the Governor's assent on the 21st November, 1910, and came into operation on the 1st January, 1911, was to immediately increase the amount being paid to the pensioners already on the roll by the sum of £11,843 per annum, or, approximately, £1,000 per month. As no variation of an individual pension can be made by law without the authority of a Magistrate, and as the holding of special pension Courts locally to get the increases through was out of the question in the limited period allowed—a little over a month, arrangements were made with Magistrates throughout the Dominion to authorize the increases on schedules prepared at Head Office from their previously recorded decisions; and I take this opportunity of acknowledging the readiness with which these gentlemen fell in with my suggestions in this matter, and also the promptness with which the schedules were completed and returned to Head Office, thus enabling every increase of pension payable under the Act to be available to pensioners on the date fixed by the Legislature.

Of the 15,790 pensioners on the roll when the Act was passed, 12,092 were already in receipt of the full pension. Of the remaining 3,698 who were being paid less than £26, all but 396—namely, 3,302—received increases totalling the £11,843 per annum already referred to. These 396 represent those pensioners whose pensions were reduced on account of income, and were not affected one way or the other by the amendment, with the exception of the limited number of some thirty married pensioners who, with husbands or wives (not on the roll) possessing homes exceeding in value the amount of the allowance—*i.e.*, £340, will at the next succeeding renewal of their pensions suffer slight reductions if their positions remain unaltered; reductions, however, which will for the most part be made up by the increased pensions payable, as between the 1909 and 1910 Acts, to the said husbands or wives should they be admitted to the roll. An actual illustration of this class of case is as follows:—

	Pension.
	£
Husband a pensioner: wife's home, £390—Under 1909 Act .. .. .	26
Under 1910 Act .. .. .	24
Decrease .. .. .	£2
Wife (since admitted): home, £390—Under 1909 Act .. .. .	21
Under 1910 Act .. .. .	24
Increase .. .. .	£3
Net gain to both pensioners .. .. .	£1

The total of these reductions will not exceed £100.

The annual increase to the appropriations for old-age pensions under this Act, in conjunction with the Act of 1909, is estimated at £26,000, made up as follows:—

	£
Actual increase during 1910 under 1909 Act .. .. .	9,500
Actual increase under 1910 Act .. .. .	11,800
Estimated increase on new pensions for twelve months (on basis of figures for three months ended 31st March, 1911) .. .. .	4,700
	<u>£26,000</u>

## PENSIONS IN FORCE.

The number of pensioners on the roll on the 31st March, including 684 Maoris, was 16,020, being an increase of 700 on the figures of the previous year, thus:—

	European.	Maori.	Total.
New pensions granted .. .. .	2,320	79	2,399
Deduct deaths .. .. .	1,347	76	..
Deduct cancellations .. .. .	263	13	1,699
Increase .. .. .			700

The net annual increase of pensioners during the past six years has been as follows:—

1905-6 .. .. .	812	1908-9 .. .. .	827
1906-7 .. .. .	675	1909-10 .. .. .	924
1907-8 .. .. .	312	1910-11 .. .. .	700

The anticipation of last year that the percentage of pensioners to the population eligible by age and residence would show a further increase has not been realized, the said percentage remaining at 36 per cent. This would tend to show that, so far, the effect of the amendments of 1909 and 1910 has been not so much to introduce a new class of pensioner as to increase the benefits to those who were already eligible; in fact, it may be stated that of the new pensioners admitted since the 1909 Act was passed—*i.e.*, over a period of fifteen months—only thirty-four represent applicants who were ineligible

on the score of property under the Act as it stood in 1908. The increase of 700 pensioners for the year may therefore be said to be a normal increase—i.e., one bearing a relation in equal proportion to the increase in the population.

The following table shows the percentages from 1906 onwards of the European pensioners to—  
(a) The population eligible by age, and (b) the population eligible by age and residence :—

At 31st March.	(a.) European Population eligible by Age.	(b.) European Population eligible by Age and Residence.	European Pensioners.	Percentage to (a).	Percentage to (b).
1906 .. .. .	40,788	37,367	11,915	29	31
1907 .. .. .	42,337	38,611	12,597	29	32
1908 .. .. .	43,371	39,336	12,912	29	32
1909 .. .. .	44,562	40,176	13,705	30	34
1910 .. .. .	44,838	40,238	14,626	32	36
1911 .. .. .	46,586	41,556	15,336	32	36

The increases in the percentages in 1909 and 1910 may both be attributed to the liberalizing provisions of the 1908 Amendment Act.

Of the total number of pensioners, 13,936, or 87 per cent. of the whole, were in receipt of the full pension, leaving only 13 per cent. drawing less than £26 per annum. The percentage drawing the full pension at the end of the previous year was 77 per cent., the marked increase this year being due to the benefits provided by last year's Act. The following table shows the percentages of those drawing full pensions to the total pensioners from the date the pension was increased to 10s. a week :—

At 31st March.	Total Pensioners.	Full Pensions.	Per Cent.
1905 .. .. .	11,770	9,200	78
1906 .. .. .	12,582	10,398	82
1907 .. .. .	13,257	10,653	80
1908 .. .. .	13,569	10,774	79
1909 .. .. .	14,396	11,340	78
1910 .. .. .	15,320	11,827	77
1911 .. .. .	16,020	13,936	87

Table II of the appendix sets out the number payable at each rate of pension at the end of the past year.

Of the 7,487 pensioners who were admitted to the roll in the first three months of the Act, 1,629 now only remain. The figures of the past few years show a decided increase in the number of these who have dropped out during the past year through death, the percentage of deaths in this section of pensioners reaching 14 per cent., whereas in each of the preceding three years it was but 12 per cent. These percentages are high, but they are not surprising when it is remembered that the association of this group with the Department has extended to a period of upwards of twelve years.

The total deaths of pensioners throughout the year number 1,423, and the percentage of these to the total number of pensioners who have passed through the books in the same period is only 8 per cent.

Table III of the appendix shows the percentages still remaining on the roll of the various groups admitted year by year since the scheme came into force.

The pensioners of an advanced age continue to bear a good proportion of the whole, there being at the end of the year no less than 117 of the age of ninety and upwards. Fourteen were ninety-five and over, and there were two centenarians. Table IV of the appendix contains details of all pensioners at the various ages.

The distribution of the pensioners, European and Maori, in the various districts throughout the Dominion, together with the annual amount payable in these districts, is embodied in Table I of the appendix.

Of the total number of pensioners admitted to the roll since the Act came into operation—i.e., 32,433—5,889 were single, 14,957 married, and 11,587 widowed.

There were at the end of the year 1,522 married couples in receipt of the pension.

#### NEW CLAIMS.

The total number of claims lodged during the year was 2,963, an increase of seventy-one on the number filed during the previous year. These, with the 777 claims awaiting investigation at the seventy-three agencies of the office throughout the Dominion on the 31st March, 1910, made a total of 3,740 dealt with, which were accounted for as follows :—

Granted .. .. .	2,399
Rejected (including deaths, withdrawals, &c.) .. .. .	669
Being investigated on 31st March, 1911 .. .. .	672
	3,740

The new pensioners include seventy-nine members of the Native race. Of the remainder, all but 120—i.e., 2,200—are of British extraction, including eighty-five whites born in New Zealand. The

following table shows the proportion of British and New Zealand born applicants admitted to the roll since the first New-Zealander was granted a pension in 1904 :—

Year ended 31st March	Pensions granted.	British- born.	New-Zealand- born (Whites).	Maoris.
1904 .. .. .	1,063	958	1	26
1905 .. .. .	1,210	1,106	2	30
1906 .. .. .	2,075	1,833	10	125
1907 .. .. .	2,031	1,814	16	88
1908 .. .. .	1,740	1,556	23	80
1909 .. .. .	2,113	1,916	52	110
1910 .. .. .	2,304	2,109	66	90
1911 .. .. .	2,399	2,200	85	79
Total .. .. .			255	

One hundred and ninety of last year's new pensioners represent applicants who were previously on the roll, and struck off for some reason or other.

The total claims lodged since the Act came into operation on the 1st January, 1899, now number 42,271. Of these, 32,433 have been established as pensions, and 49 per cent. of the latter are still on the books.

A large proportion of the applicants are still unable to furnish any proof of age, and, as indicating the extent of the assistance rendered to these in proving their eligibility, it may be mentioned that in 810 separate cases during the year, out of the 2,963 who applied, inquiries were made by Head Office for proof of age in all quarters of the globe. Of these, 502 were found to be eligible, while no less than 114 were proved to be short of the pension-age. In 116 cases no evidence was obtainable, and the remaining seventy-eight represent cases in which replies are awaited from outside the Dominion. Of the sixty-nine cases in which the searches were not complete at the date of my last annual report, twenty-seven were found to be of the required age and five not, while no evidence could be traced in the other thirty-seven. In addition, searches were instituted by Head Office for verification of date of arrival in 489 cases, four of which were proved to be ineligible. In connection with those cases where, after every known source of information has been exhausted, no evidence of age is forthcoming, it may be stated that they are submitted without further delay to the Magistrate, who has power by law to dispense with documentary evidence and grant a pension, if from the appearance of the applicant he is satisfied that the pension-age has been reached. In cases of advanced age, where no evidence is available at the date of application, the investigation by the Magistrate proceeds without awaiting the result of any search for age that may be deemed necessary.

The following table shows the proportion of applicants on whose behalf proof of age has been sought by Head Office during the past five years, together with the number proved to be under the required age :—

Year ended 31st March.	New Claims.	Searches for Age.	Proved to be under Age.
1907 .. .. .	2,577	672	229
1908 .. .. .	2,327	639	144
1909 .. .. .	2,834	812	157
1910 .. .. .	2,892	874	142
1911 .. .. .	2,963	810	114

It is interesting to note, with regard to the new participants, that a larger proportion is now being admitted immediately the pension-age is reached than formerly. During last year the number of these was 838, out of a total of 2,320 whites. The figures for the past five years are as follows :—

Year ended 31st March.	New Pensioners (European).	Admitted at Age 65.
1907 .. .. .	1,942	550
1908 .. .. .	1,660	538
1909 .. .. .	2,003	582
1910 .. .. .	2,214	658
1911 .. .. .	2,320	838

Full particulars regarding the claims made in each district, and how dealt with, are embodied in Table V of the appendix. Tables VI and VII contain particulars relating to the nationality, sex, and conjugal condition of the new pensioners.

The number of new pensioners who were admitted during the year under the provisions of section 6 of the Amendment Act of 1908, whereby the Magistrate is empowered to exempt earnings during the twelve months preceding the date of application, was 163. The total number of pensioners who have benefited by this section since it became law is 345.

#### ANNUAL PAYMENTS.

The gross payments made on account of pensions during the year totalled £383,392 10s. 8d., being an increase on the figures of the previous year of £20,896 19s. 8d.

After deducting the sum of £653 2s. 8d., representing overpayments of pension refunded, and making allowance for payments held over from the previous year on account of some informality, the net charge against the Consolidated Fund stands at £382,791 11s. 1d., to which has been applied a credit of £16,758 9s. 8d., being revenue from the national-endowment lands.

The total revenue from the endowment lands credited to old-age pensions is £36,901 2s. 3d. as follows:—

	£	s.	d.
1910 .. .. .	20,142	12	7
1911 .. .. .	16,758	9	8
	£36,901	2	3

A comparative statement, showing the variation in the annual payments year by year, is embodied in Table IX of the appendix.

The grand total now paid in pensions since 1898 has reached the sum of £3,150,404.

The distribution of last year's payments in the various parts of the Dominion is indicated in the following table, which is immediately followed by a table showing the cost per head of the population (exclusive of Maoris) in each year since the Act came into operation:—

Postal District.	Number.	Amount.		
		£	s.	d.
Auckland .. .. .	39,219	79,770	18	7
Thames .. .. .	6,608	13,722	2	6
Gisborne .. .. .	1,429	2,761	16	8
Napier .. .. .	6,972	14,333	18	2
New Plymouth .. .. .	3,343	6,745	9	3
Wanganui .. .. .	5,858	12,255	1	5
Wellington .. .. .	19,646	40,211	8	7
Nelson .. .. .	3,742	7,796	10	6
Blenheim .. .. .	2,252	4,634	13	4
Christchurch .. .. .	31,044	63,893	14	9
Timaru .. .. .	7,333	14,985	10	5
Greymouth .. .. .	6,349	13,280	1	2
Hokitika .. .. .	6,473	13,742	15	3
Westport .. .. .	3,373	7,031	4	9
Oamaru .. .. .	3,737	7,700	15	11
Dunedin .. .. .	27,965	56,867	15	6
Invercargill .. .. .	11,516	23,658	13	11
<b>Totals .. .. .</b>	<b>186,857</b>	<b>£383,392</b>	<b>10</b>	<b>8</b>

	Gross Payments on Account of Pensions. £	Population at End of Year.	Cost per Head of Population. s. d.
Three months ended 31st March, 1899 (at £18)	3,124	746,676	0 1
Year ended 31st March, 1900 (at £18)	157,342	758,617	4 1
" " 1901 "	197,292	772,719	5 1
" " 1902 "	207,468	789,994	5 3
" " 1903 "	210,140	814,842	5 2
" " 1904 "	203,164	838,954	4 10
" " 1905 "	195,475	864,971	4 6
" " 1906 (at £18 and £26)	254,367	889,968	5 8
" " 1907 (at £26)	314,184	913,873	6 10
" " 1908 "	325,199	937,587	6 11
" " 1909 "	336,760	968,313	6 11
" " 1910 "	332,496	987,480	7 4
" " 1911 "	383,393	1,008,407	7 7
<b>Total .. .. .</b>	<b>£3,150,404</b>		

#### RECOVERIES.

The amount recovered and paid to the credit of the Public Account during the year totalled £653 2s. 8d., a somewhat larger sum than that obtained for several years. Included in this total are sums collected, among other sources, from the executors of the estates of deceased pensioners; and the figures only go to show that, however careful the administration may be in obtaining for the information of Magistrates the fullest particulars possible regarding the financial position of applicants, there are loopholes whereby those people, who feel that to resort to subterfuge to defraud the State is not altogether dishonourable, can and do defeat the objects of the Act. Happily, the proportion of these is small compared to the ever-increasing army of those whose circumstances during early and middle life have been barely flourishing enough to allow of provision being made for a rainy day, and who find the 10s. a week provided by the State as a reward for their labours a real benefit in their declining days. With the knowledge that any transgression will sooner or later be brought to account, this class of pensioner can be expected to disappear altogether. As examples of the cases detected during the past year by the system of check in operation in the Department, the following may be mentioned:—

(a.) Bank account of £400 not disclosed, and not traced when pension applied for by reason of being in another name. Refund of £65 obtained from husband and wife.

(b.) Land. £234. not disclosed over a period of eight years. Refund of £105 obtained when land sold.

(c.) £200 lent on mortgage not disclosed when pension applied for. Refund of £51 obtained from executor of pensioner's estate.

(d.) Receipt of insurance money, £202, not disclosed at the proper time. Refund of £43 by husband and wife.

(e.) Land sold, and proceeds, £360, invested in a private company. Not disclosed when pension applied for, and refund of £53 obtained from husband and wife.

(f.) Bank account of £200 in name of daughter not disclosed. Refund from husband and wife, £41

The following table shows the amounts recovered in each year since 1898 :—

	£	s.	d.
Three months ended 31st March, 1899 .. .. .			Nil.
Year ended 31st March, 1900 .. .. .	5	15	0
.. .. . 1901 .. .. .	63	18	4
.. .. . 1902 .. .. .	127	1	11
.. .. . 1903 .. .. .	1,039	11	1
.. .. . 1904 .. .. .	2,349	14	7
.. .. . 1905 .. .. .	1,526	10	9
.. .. . 1906 .. .. .	405	11	0
.. .. . 1907 .. .. .	357	16	8
.. .. . 1908 .. .. .	163	0	8
.. .. . 1909 .. .. .	227	14	7
.. .. . 1910 .. .. .	319	11	9
.. .. . 1911 .. .. .	653	2	8
<b>Total .. .. .</b>	<b>£7,259</b>	<b>9</b>	<b>0</b>

#### COST OF ADMINISTRATION.

The cost of administration during the year was £3,802 14s. 10d., the percentage of this cost to the gross payments on account of pensions being 0.99 per cent. The details are as follows :—

	£	s.	d.
Salaries .. .. .	3,219	8	4
Lodging-allowances .. .. .	48	2	0
Non-permanent Postmasters, for paying pensions .. .. .	275	19	6
Fees for certificates of age .. .. .	37	3	9
Interpreters' fees .. .. .	13	7	9
Travelling-expenses .. .. .	58	13	6
Miscellaneous .. .. .	150	0	0
<b>Total .. .. .</b>	<b>£3,802</b>	<b>14</b>	<b>10</b>

The amount paid for administering the Act since it came into operation is as follows :—

	£
Three months ended 31st March, 1899 .. .. .	510
Year ended 31st March, 1900 .. .. .	2,360
.. .. . 1901 .. .. .	2,415
.. .. . 1902 .. .. .	2,535
.. .. . 1903 .. .. .	3,805
.. .. . 1904 .. .. .	3,655
.. .. . 1905 .. .. .	3,936
.. .. . 1906 .. .. .	4,758
.. .. . 1907 .. .. .	5,250
.. .. . 1908 .. .. .	5,766
.. .. . 1909 .. .. .	9,098
.. .. . 1910 .. .. .	3,290
.. .. . 1911 .. .. .	3,803
<b>Total .. .. .</b>	<b>£51,181</b>

The percentage of the total cost of administration to the gross payments since 1898—namely, £3,150,404—is 1.62 per cent., as against 1.8 per cent. at the end of 1909, and 1.71 per cent. at the end of 1910.

#### FORFEITED INSTALMENTS.

The instalments due last year and remaining unpaid at the 31st March amounted to £1,388 13s. Of this amount, £1,305 13s. represents absolutely forfeited instalments on which there is no further claim, the balance of £83 being instalments the payment of which is in abeyance.

The absolutely forfeited instalments in each month are as follows :—

	£	s.	d.
1910.			
April	104	16	8
May	114	19	3
June	114	8	8
July	117	15	0
August	113	10	11
September	118	11	9
October	116	3	5
November	86	9	6
December	103	12	7
1911.			
January	119	0	10
February	116	12	0
March	79	12	5
	£1,305	13	0

The instalments not collected within the time allowed by law, but subsequently specially authorized and paid during the year, numbered 890, representing a total of £1,630.

The absolutely forfeited instalments for the past six years are as follows :

	£
1906	1,330
1907	1,363
1908	1,199
1909	1,330
1910	938
1911	1,305

#### HOMES AND HOSPITALS.

The amount paid to the controlling bodies of the various homes and hospitals during the year totalled £21,213 9s. 4d., an increase of £1,264 on the amount paid in the previous year. £1,260 6s. 5d. of the total represents the charge made for the medical treatment of pensioners in hospitals. The number of pensioners paying for maintenance at the end of the year was 811, being an increase of eighteen on the number at the end of last year. Full particulars regarding these payments, including the amount allowed to pensioners out of each month's instalment, appear in Table X of the appendix. The amounts paid in this direction during the past six years, and the number of pensioners being maintained at the end of each year, are as follows :—

Year.	Amount paid. £	Number of Pensioners at End of Year.
1906	14,350	616
1907	16,121	637
1908	16,991	645
1909	17,973	714
1910	19,949	793
1911	21,213	811

The decrease in the annual expenditure on outdoor relief since the Old-age Pensions Act came into force in 1898 is indicated by the following table :—

Year ended	European Population.	Annual Cost of Outdoor Relief. £	Cost per Head of Population. s. d.
31st March, 1899	746,676	50,850	1 4 $\frac{1}{4}$
" 1900	758,617	41,790	1 1 $\frac{1}{4}$
" 1901	772,719	42,181	1 1
" 1902	789,994	38,934	0 11 $\frac{3}{4}$
" 1903	814,842	43,421	1 0 $\frac{3}{4}$
" 1904	888,954	42,618	1 0 $\frac{1}{4}$
" 1905	864,971	40,799	0 11 $\frac{1}{4}$
" 1906	889,968	39,547	0 10 $\frac{1}{2}$
" 1907	913,873	38,305	0 10
" 1908	937,587	33,998	0 8 $\frac{3}{4}$
" 1909	968,313	37,537	0 9 $\frac{1}{2}$
" 1910	987,480	38,988	0 9 $\frac{1}{2}$
" 1911		(figures not available).	

#### MENTAL HOSPITALS.

The number of old-age pensioners committed to the mental hospitals of the Dominion during the year was ninety-six, the percentage to the total number of pensioners whose names appeared on the roll during the same period—i.e., 17,719—being 0.54 per cent.

The instalments paid to the Mental Hospital Department on account of these totalled £1,105 9s. 6d., and the number still being maintained at the end of the year was sixty-eight.

## WEALTH OF PENSIONERS.

The following particulars relate to the amount of accumulated property owned by the 16,020 pensioners who were on the roll at the end of the year, and by the husbands and wives of these who were themselves not pensioners :—

Owned by pensioners—		£
Homes (including furniture and personal effects) .. .. .		593,132
Land (freehold or otherwise not used as home) .. .. .		102,508
Cash .. .. .		79,851
Shares, stock, implements, &c. .. .. .		18,456
		<hr/> 793,947
Less mortgages on this property .. .. .		122,677
		<hr/> 671,270
Total net property owned by pensioners .. .. .		
Owned by husbands or wives of pensioners—		£
Homes .. .. .		134,091
Land and other property .. .. .		35,090
Cash .. .. .		15,858
		<hr/> 185,039
Less mortgages on this property .. .. .		38,173
		<hr/> 146,866
Total net property owned by husbands or wives of pensioners (not themselves pensioners) .. .. .		
Grand total .. .. .		<hr/> £818,136

The total income earned by these pensioners, exclusive of the amount exempted in terms of the 1908 Amendment Act by reason of the loss of employment (already referred to under the heading of "New Claims"), was £118,520, and by their husbands or wives (not themselves pensioners), £28,655.

The average amount of income earned by each pensioner was £7 8s., and the average amount of property held, after the deduction of mortgages, £41 18s.

On comparing these figures with the averages taken out in the past, and set out hereunder, it will be seen that the average income is decreasing, but that the average amount of property has increased considerably. This latter is due to the larger exemption from the home, which is now £340, instead of £150 as previously.

Year.	Average Income earned per Pensioner.			Average Amount of Property held per Pensioner.		
	£	s.	d.	£	s.	d.
1906 .. .. .	8	4	0	28	12	0
1907 .. .. .	8	5	0	32	16	0
1908 .. .. .	8	0	0	34	13	0
1911 .. .. .	7	8	0	41	18	0

The following table shows the number of pensioners who occupy homes of their own, together with the value of such homes. The values quoted are the capital values, without the deduction of any mortgage owing. Those quoted under the heading "Under £100" include a number of cases where furniture only is owned :—

Pensioners.	Under £100.	£100 to £200.	£201 to £300.	£301 to £400.	£401 to £500.	£501 to £600.	Over £600.	Total.
Number in North Island .. .. .	1,871	477	257	109	62	11	26	2,813
Number in South Island .. .. .	1,389	2,365	408	203	100	32	37	4,534
Total .. .. .	3,260	2,842	665	312	162	43	63	7,347

## OLD-AGE PENSIONS IN OTHER COUNTRIES.

It is interesting to note the world-wide attention that is now given to the question of old-age pensions, closely allied with which are the various schemes, partial and otherwise, of old-age insurance and annuities in operation in other countries. From time immemorial it has been recognized by communities that the aged should be cared for, the provision taking one form or the other; but it was not until the seventeenth century that the question first received legislative consideration, France adopting a partial contributory scheme for pensioning seamen in 1681. The nineteenth century, however, has been the chief period of activity, practically the whole of the European countries having discussed, if they have not actually introduced, some form of provision for the aged.

In 1850 Belgium adopted a scheme for the organization of a superannuation fund, being followed closely by France in the same year with a similar measure. Neither of these provisions, however, met with any success. Germany introduced in 1889 an old-age and invalidity insurance law; and Denmark brought into operation in 1891 the first non-contributory scheme of pensions. Then followed New Zealand, in 1898; Belgium and New South Wales, in 1900; and Victoria, in 1901—all with non-



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 manœuvres, 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.

## APPENDIX.

## TABLES EMBODIED IN APPENDIX.

Table	I. Number and annual value of pensions (in districts).
"	II. Pensions at each rate.
"	III. Percentage of pensions granted in each year now in force.
"	IV. Ages of European pensioners.
"	V. Claims received and how disposed of (in districts).
"	VI. Nationalities of pensioners admitted during 1910-11.
"	VII. Sex and conjugal condition of pensioners admitted during 1910-11.
"	VIII. Pensions granted, deaths, and cancellations; also annual liability and average pension.
"	IX. Pensions in force and payments in each year.
"	X. Amounts paid to homes and hospitals.

TABLE J.—NUMBER AND ANNUAL VALUE OF PENSIONS granted to EUROPEANS AND MAORIS in Force on the 31st March, 1911.

District.	Number.		Annual Value.	District.	Number.		Annual Value.
	Europeans.	Maoris.			Europeans.	Maoris.	
Auckland	1,913	21	£ 47,978	Brought forward	6,043	603	166,437
Coromandel	94	22	2,941	Masterton	168	1	4,175
Dargaville	94	19	2,860	Otaki	76	6	2,049
Hamilton	332	56	9,804	Pahiatua	63	...	1,489
Kaitaia	24	57	1,979	Palmerston N.	244	5	6,206
Mangonui	15	14	748	Nelson	236	...	6,037
Maungaturoto	37	5	1,059	Motueka	83	...	2,076
Raglan	17	11	682	Blenheim	186	3	4,767
Rawene	27	47	1,844	Havelock	9	...	234
Rotorua	24	58	1,996	Christchurch	1,925	2	48,459
Russell	59	78	3,353	Akaroa	33	2	869
Taupo	19	10	734	Amberley	20	...	479
Warkworth	72	2	1,834	Ashburton	311	...	7,924
Whangarei	182	6	4,754	Culverden	11	...	286
Whangaroa	18	32	1,247	Kaipoi	325	8	8,453
Thames	269	11	7,187	Kaikoura	19	4	575
Opotiki	24	15	999	Timaru	278	...	7,033
Paeroa	152	22	4,399	Fairlie	19	...	486
Tauranga	34	36	1,763	Geraldine	202	12	5,428
Whakatane	8	24	768	Waimate	131	1	3,340
Gisborne	96	9	2,571	Greymouth	428	...	10,909
Port Awanui	6	10	331	Reefton	142	...	3,653
Napier	385	2	9,814	Hokitika	530	1	13,655
Dannevirke	148	...	3,716	Westport	232	2	5,945
Waipawa	67	2	1,755	Oamaru	310	2	7,839
Wairoa	16	12	589	Dunedin	1,526	2	38,322
New Plymouth	226	10	5,870	Balclutha	150	2	3,881
Stratford	55	...	1,357	Clyde	122	...	3,128
Wanganui	241	1	6,228	Lawrence	189	...	4,829
Eltham	23	...	592	Milton	158	1	3,954
Hawera	88	1	2,268	Naseby	104	...	2,666
Marton	116	1	2,984	Palmerston S.	53	...	1,328
Patea	37	...	932	Waikouaiti	44	3	1,148
Wellington	883	5	22,441	Invercargill	551	7	14,006
Carterton	106	1	2,740	Gore ...	160	...	4,110
Chatham Islands	4	1	122	Queenstown	117	...	2,932
Feilding	129	2	3,198	Riverton	138	17	3,913
Carried forward	6,043	603	166,437	Totals	15,336	684	403,020

	Europeans.	Maoris.	Annual Value.
			£
North Island	6,594	615	180,356
South Island	8,742	69	222,664
	15,336	684	£403,020

TABLE II.—NUMBER OF PENSIONS at each Rate at End of Year 1910-11.

Number.	Rate.	Liability.	Number.	Rate.	Liability.
13,936	£ 26	£ 362,336	55	£ 13	£ 715
285	25	7,125	50	12	600
265	24	6,360	33	11	363
185	23	4,255	36	10	360
158	22	3,476	33	9	297
204	21	4,284	26	8	208
159	20	3,180	15	7	105
136	19	2,584	15	6	90
136	18	2,448	9	5	45
72	17	1,224	11	4	44
64	16	1,024	4	3	12
72	15	1,080	3	2	6
57	14	798	1	1	1
			16,020	...	403,020

Average pension. £25 3s. 2d.

TABLE III.—NUMBER OF PENSIONS GRANTED in each Financial Year, together with the NUMBER OF SUCH PENSIONS IN FORCE on the 31st March, 1911.

Year ended 31st March,	Pensions granted in each Year.	Number of such Pensions still in Force on 31st March, 1911.	Percentage of Pensions in Force to Pensions granted.
1899 ... ..	7,487	1,629	22
" " 1900 ... ..	4,699	1,161	25
" " 1901 ... ..	2,227	728	33
" " 1902 ... ..	1,694	631	37
" " 1903 ... ..	1,391	618	44
" " 1904 ... ..	1,063	558	53
" " 1905 ... ..	1,210	695	58
" " 1906 ... ..	2,075	1,269	61
" " 1907 ... ..	2,031	1,382	68
" " 1908 ... ..	1,740	1,294	74
" " 1909 ... ..	2,113	1,721	81
" " 1910 ... ..	2,304	2,013	87
" " 1911 ... ..	2,399	2,321	97
Totals ... ..	32,433	16,020	

TABLE IV.—AGES OF EUROPEAN PENSIONERS on 31st March, 1911.

At age	Number.	At age	Number.	At age	Number.
65 ... ..	408	78 ... ..	845	91 ... ..	34
" 66 ... ..	1,023	" 79 ... ..	602	" 92 ... ..	9
" 67 ... ..	799	" 80 ... ..	499	" 93 ... ..	12
" 68 ... ..	948	" 81 ... ..	374	" 94 ... ..	6
" 69 ... ..	1,020	" 82 ... ..	298	" 95 ... ..	7
" 70 ... ..	1,078	" 83 ... ..	212	" 96 ... ..	2
" 71 ... ..	1,037	" 84 ... ..	188	" 97 ... ..	1
" 72 ... ..	954	" 85 ... ..	139	" 98 ... ..	1
" 73 ... ..	927	" 86 ... ..	106	" 99 ... ..	1
" 74 ... ..	886	" 87 ... ..	86	" 100 ... ..	1
" 75 ... ..	845	" 88 ... ..	55	" 103 ... ..	1
" 76 ... ..	904	" 89 ... ..	38	Total ... ..	15,336
" 77 ... ..	948	" 90 ... ..	42		

TABLE V.—CLAIMS RECEIVED AND HOW DISPOSED OF during Year 1910-11.

District.	Total Number of Claims received since Act came into Force.	Claims awaiting Investigation on 31st Mar., 1910.	For Financial Year ending 31st March, 1911.			Claims awaiting Investigation on 31st Mar., 1911.
			Claims received.	Claims established.	Claims rejected, &c.	
Auckland ... ..	4,527	37	402	315	105	19
Coromandel ... ..	373	15	16	9	16	6
Dargaville ... ..	360	2	28	17	5	8
Hamilton ... ..	767	21	60	52	14	15
Kaitaia ... ..	139	20	11	12	7	12
Mangonui ... ..	189	3	2	4	...	1
Maungaturoto ... ..	118	2	6	6	1	1
Raglan ... ..	242	2	6	2	2	4
Rawene ... ..	345	12	17	10	1	18
Rotorua ... ..	296	6	19	14	8	3
Russell ... ..	407	15	17	22	4	6
Taupo ... ..	132	9	12	8	5	8
Warkworth ... ..	259	3	16	15	3	1
Whangarei ... ..	547	11	29	33	3	4
Whangaroa ... ..	145	5	6	6	3	2
Thames ... ..	779	30	44	37	9	28
Opotiki ... ..	117	8	8	5	2	9
Paeroa ... ..	339	36	43	38	12	29
Tauranga ... ..	363	9	12	7	4	10
Whakatane ... ..	122	1	2	1	1	1
Gisborne ... ..	402	14	23	16	3	18
Port Awanui ... ..	295	...	8	2	3	3
Napier ... ..	996	25	102	87	26	14
Dannevirke ... ..	477	15	30	28	10	7
Waipawa ... ..	119	4	14	7	2	9
Wairoa ... ..	270	1	3	4	...	...
New Plymouth ... ..	714	19	47	39	15	12
Stratford ... ..	147	4	17	15	5	1
Wanganui ... ..	634	29	44	41	10	22
Eltham ... ..	8	2	5	6	1	...
Hawera ... ..	268	6	13	8	3	8
Marton ... ..	354	5	27	23	4	5
Patea ... ..	107	2	7	6	1	2
Wellington ... ..	2,102	7	240	150	85	12
Carterton ... ..	311	14	21	21	5	9
Feilding ... ..	300	10	28	28	3	7
Masterton ... ..	416	9	30	23	10	6
Otaki ... ..	192	6	11	14	2	1
Pahiatua ... ..	157	2	15	14	2	1
Palmerston North ... ..	582	1	62	53	9	1
Nelson ... ..	731	6	35	31	3	7
Motueka ... ..	232	7	14	14	2	5
Blenheim ... ..	484	9	38	31	3	13
Havelock ... ..	29	...	...	...	...	...
Christchurch ... ..	4,120	69	351	281	38	101
Akaroa ... ..	132	1	2	2	...	1
Amberley ... ..	31	1	4	4	1	...
Ashburton ... ..	658	12	48	49	2	9
Culverden ... ..	28	...	3	3	...	...
Kaiapoi ... ..	780	7	41	35	6	7
Kaikoura ... ..	68	1	5	5	...	1
Timaru ... ..	558	8	69	60	7	10
Fairlie ... ..	41	1	5	5	1	...
Geraldine ... ..	435	5	23	25	2	1
Waimate ... ..	308	6	29	22	4	9
Greymouth ... ..	1,125	17	55	45	19	8
Reefton ... ..	406	4	14	11	1	6
Hokitika ... ..	1,386	23	65	57	10	21
Westport ... ..	712	9	33	22	7	13
Oamaru ... ..	752	15	47	33	15	14
Dunedin ... ..	3,574	60	290	208	72	70
Balclutha ... ..	368	7	22	16	8	5
Carried forward ... ..	36,375	690	2,696	2,157	605	624

TABLE V.—CLAIMS RECEIVED AND HOW DISPOSED OF during Year 1910-11—*continued*.

District.	Total Number of Claims received since Act came into Force.	Claims awaiting Investigation on 31st Mar., 1910.	For Financial Year ending 31st March, 1911.			Claims awaiting Investigation on 31st Mar., 1911.
			Claims received.	Claims established.	Claims rejected, &c.	
Brought forward ...	36,375	690	2,696	2,157	605	624
Clyde ...	314	15	17	21	8	3
Lawrence ...	501	6	22	20	4	4
Milton ...	353	4	25	23	2	4
Naseby ...	263	8	7	10	5	...
Palmerston South ...	160	1	14	8	3	4
Waikouaiti ...	95	1	9	6	2	2
Invercargill ...	1,631	21	102	82	28	13
Gore ...	307	4	22	19	2	5
Queenstown ...	425	20	27	30	8	9
Riverton ...	16	1	...	...	...	1
Chatham Islands ...	110	6	22	23	2	3
Helensville ...	462	...	(Agency closed.)	...	...	...
Otahuhu ...	808	...	(Agency closed.)	...	...	...
Te Aroha ...	113	...	(Agency closed.)	...	...	...
Port Chalmers ...	338	...	(Agency closed.)	...	...	...
Totals ...	42,271	777	2,963	2,399	669	672

TABLE VI.—ORIGINAL NATIONALITIES OF PENSIONERS ADMITTED during the Year ended the 31st March, 1911.

	Number.		Number.		Number.
British (England) ...	1,089	British (Cape Colony) ...	1	Norwegian ...	13
" (Ireland) ...	482	" (Barbadoes) ...	1	Finn ...	1
" (Scotland) ...	442	German ...	38	American (U.S.A.) ...	8
" (New Zealand) ...	85	Swedish ...	18	Belgian ...	1
" (Australia) ...	51	Danish ...	17	Bohemian ...	2
" (Wales) ...	23	Italian ...	6	Chilian ...	1
" (Channel Islands) ...	8	Austrian ...	4	Maori ...	79
" (Canada) ...	16	Swiss ...	3		
" (Newfoundland) ...	2	French ...	8		
					2,399

These pensioners are now all British subjects, as required by law.

TABLE VII.—SEX AND CONJUGAL CONDITION OF PENSIONERS who were admitted during the Year ended the 31st March, 1911.

Sex.	Single.	Married.	Widowed.	Totals.
Males ...	341	712	314	1,367
Females ...	42	461	529	1,032
Totals ...	383	1,173	843	2,399

TABLE VIII.—NUMBER OF PENSIONS GRANTED since the Act came into Operation, with NUMBER OF DEATHS AND CANCELLATIONS, and NUMBER IN FORCE at End of each Year, together with ANNUAL LIABILITY and AVERAGE PENSION.

Year ending 31st March.	Number of Pensions granted.	Deaths.	Cancellations.	In Force at End of Year.	Annual Liability.	Average Pension.		
						£	s.	d.
1899 ... ..	7,487	38	6	7,443	£ 127,319	17	2	0
1900 ... ..	4,699	786	71	11,285	193,718	17	3	0
1901 ... ..	2,227	815	292	12,405	211,965	17	2	0
1902 ... ..	1,694	935	388	12,776	217,192	17	0	0
1903 ... ..	1,391	1,064	622	12,481	211,594	16	19	0
1904 ... ..	1,063	928	690	11,926	200,915	16	17	0
1905 ... ..	1,210	890	476	11,770	199,081	16	18	0
1906 ... ..	2,075	1,038	225	12,582	313,018	24	17	0
1907 ... ..	2,031	1,097	259	13,257	326,084	24	12	0
1908 ... ..	1,740	1,189	239	13,569	333,340	24	11	0
1909 ... ..	2,113	1,112	174	14,396	353,343	24	10	0
1910 ... ..	2,304	1,169	211	15,320	374,699	24	9	0
1911 ... ..	2,399	1,423	276	16,020	403,020	25	3	0
Totals ... ..	32,433	12,484	3,929	...	...	...	...	...

TABLE IX.—COMPARATIVE STATEMENT OF PENSIONS IN FORCE and PAYMENTS MADE in each Financial Year since the Act came into Operation.

Date.	Number of Pensions in Force.	Payments to End of Financial Year.	Payments.		Pensions.	
			Increase.	Decrease.	Increase.	Decrease.
At 31st March, 1899 ...	7,443	£ 3,124	£ ...	£ ...	...	...
" 1900 ...	11,285	157,342	154,218	...	3,842	...
" 1901 ...	12,405	197,292	39,950	...	1,120	...
" 1902 ...	12,776	207,468	10,176	...	371	...
" 1903 ...	12,481	210,140	2,672	...	...	295
" 1904 ...	11,926	203,164	...	6,976	...	555
" 1905 ...	11,770	195,475	...	7,689	...	156
" 1906 ...	12,582	254,367	58,892	...	812	...
" 1907 ...	13,257	314,184	59,817	...	675	...
" 1908 ...	13,569	325,199	11,015	...	312	...
" 1909 ...	14,396	336,760	11,561	...	827	...
" 1910 ...	15,320	362,496	25,736	...	924	...
" 1911 ...	16,020	383,393	20,897	...	700	...
Total ... ..	...	3,150,404	...	...	...	...

TABLE X.—NUMBER OF OLD-AGE PENSIONERS maintained in HOMES and HOSPITALS on the 31st March, 1911, together with the AMOUNTS PAID to such Institutions during the Year.

Location.	Institution.	Payments, Year 1910-11.	Number of Pensioners in Institu- tion on 31st March, 1911.	Amount handed to Pensioners after Deduction of Maintenance.
		£ s. d.		
Whangarei	Old Men's Cottage Home	281 14 0	12	4s. per month.
Auckland	Costley Home	2,618 10 6	108	6s. 6d. "
"	Ponsonby Home (Little Sisters)	817 15 0	38	8s. "
"	Veterans' Home	816 11 2	35	2s. per week.
Thames	Old Men's Home	598 17 4	15	5s. per month.
Hamilton	"	244 16 8	10	4s. "
Gisborne	"	177 10 0	6	1s. per week.
Napier	Refuge, Parke Island	694 3 6	25	7s. 4d. per month.
New Plymouth	Old Men's Home	431 19 2	16	10s. "
Wanganui	Jubilee Home	305 8 4	10	5s. "
Wellington	Ohiro Home	658 14 6	22	2s. to 6s. "
"	Home for Aged Needy	726 4 5	27	7s. 7d. "
"	Home for Incurables	224 16 8	11	6s. "
Palmerston North	No institution	36 13 5	Nil.	
Masterton	Solway Home	112 13 4	4	Nil.
Nelson	Alexandra Home	738 10 1	27	2s. per week.
Picton	Hospital	22 5 11	Nil.*	
Blenheim	Old Men's Home	205 13 1	8	8s. 8d. per month.
Christchurch	Jubilee Home	955 19 5	34	1s. per week.
"	Samaritan Home	108 4 11	1	15s. 10d. per mon.
"	Nazareth House	793 1 10	32	5s. per month.
"	Mount Magdala Home	26 0 0	1	Nil.
Ashburton	Tuarangi Home	860 17 9	32	1s. per week.
Timaru	Old Men's Home	482 18 8	16	6s. 6d. per month.
Westport	Old People's Home	544 1 3	21	8s. "
Charleston	Hospital	57 14 1	Nil.†	
Reefton	"	260 11 0	15	10s. per month.
Greymouth	"	817 8 4	29	10s. "
Hokitika	"	602 2 4	20	10s. "
Ross	"	194 13 10	7	13s. 4d. "
Kumara	"	497 15 0	22	13s. 4d. "
Oamaru	Victoria Home	551 7 9	23	6s. "
Dunedin	Benevolent Institution	1,785 17 7	67	2s. per week.
"	Home for Aged Poor	1,128 11 8	47	13s. 4d. per month.
Invercargill	Lorne Farm	590 5 9	24	4s. 6d. "
Riverton	No institution	57 14 8	Nil	8s. 6d. "
		19,953 2 11	765	
	HOSPITAL PATIENTS ONLY	1,260 6 5	46	
		£21,213 9 4	811	

\* Pensioners transferred to Blenheim.

† Pensioners transferred to Westport.

NOTE.—The hospitals included in the above list serve the purpose of old people's homes in the districts named.

Approximate Cost of Paper.—Preparation, not given: printing (1,900 copies), £12.

By Authority: JOHN MACKAY, Government Printer, Wellington, 1911.

Price 6d

