

of the pension being a trifle over £17. Only 40 claims had been disallowed. Of those who were granted pensions 171 owned England as their birth-place, 174 came from Scotland, 78 from Ireland, and 11 from other countries, including Wales, France, Germany, America, Australia and Tasmania. The exact figures for other districts are not yet available, but we know that applications are coming in on much the same scale all over the Colony, and the magistrates have in many cases actually had to postpone ordinary court work in order to overtake the work of disposing of pension claims.

All this at least establishes one thing, and that is the real and urgent need there was for something to be done in the direction of an Old Age Pension Scheme. Statistics show that in England 'of every man belonging to the working and the poorer classes, roughly, one out of every two is compelled under existing conditions, if he lives beyond 65, to have recourse to parish relief.' The proportion is, of course, not so great in New Zealand, but the number of pension claims that are pouring in shows that there are hundreds, and even thousands, of hard-working labourers, who have borne their share of the public burdens of the Colony and played their part in opening up its resources, who are now left to drag out the last days of their life in a state of semi-starvation on a pittance of less than £35 a year. This alone establishes a clear case for doing something, and is itself a sufficient answer to the 'Why-can't-you-leave-it-alone?' remonstrance which is so often addressed to politicians who attempt to seriously grapple with this question. It must be remembered, moreover, that the great majority of those whose claims have been allowed are not of those who seek help because they are too idle and spiritless to try and shift for themselves. Of those who have so far been granted pensions not 10 per cent. had claimed and obtained assistance under the Charitable Aid laws. In other words, they preferred to struggle along with the little they had rather than lower their self-respect and natural pride by asking for help that could only be given in the form of 'charity.' It is evident, therefore, that the assistance to be given by the State is going in a desirable direction and to a class that really deserve it.

Granting, however, that it was absolutely necessary that something should be done, the question still remains, Is Mr. SEDDON'S scheme the best possible, or even a reasonably satisfactory way of doing it? First of all, we would say that for us this question of old-age pensions is far above party politics, and it can and should be discussed entirely on its merits without even a suspicion of partisanship. And in the second place, in estimating the value of Mr. SEDDON'S proposals it is necessary to bear in mind the prodigious difficulty, almost amounting to the impossibility, of devising even an approximately perfect scheme. The subject has engaged the attention of the Governments not only of England and of almost all English-speaking countries, but also of Germany, Denmark, France, Italy, etc., yet none of these have succeeded in devising a scheme which has not obvious and marked defects. As is well known, the Commission appointed by the British House of Commons examined over one hundred schemes, but reported unfavourably on all of them, nor did they find themselves able, even with such a mass of material to select from, to frame a satisfactory scheme of their own. A Commission was also appointed by the United States Government to investigate the question, and they reported that the schemes in force in Germany and Denmark had been very far from successful. It is safe, therefore, to conclude that the human intelligence is incapable of devising a scheme that shall be wholly free from even serious objections.

Certainly it would be idle to pretend that MR. SEDDON'S scheme has not its weak spots, and most of them have been sufficiently clearly and fully pointed out before now. For ourselves, we have only two objections that are of any importance to make to the scheme. In the first place, we are satisfied that in the ideal pension scheme the pensions will be universal, so that every one who has resided in the colony for a certain number of years and is over sixty-five years of age can claim it as of right, without any inquiry as to the amount of income he receives. Try to hide it, as we may, there is under the present scheme if not a stigma, at least an unnecessary humiliation, placed on those who put in

their claim for a pension. It is better than charitable aid, because the pension can be claimed as of right: but the right can only be established by proving in open Court that the applicant's income is less than a certain amount, and that is a humiliation which does not attach to the pension of the soldier or civil servant, and which certainly ought not to attach to the pension of the toil-worn colonist. At present, however, the country cannot afford to make the pensions universal, and it is infinitely better to put up with the partial pension than to have none at all. In the second place we are bound to admit that the financial basis of the scheme is somewhat unstable. The Act provides that the pensions shall be paid out of the Consolidated Fund, which is at present well able to bear the strain; but even the most careful of Colonial Treasurers cannot always guarantee a surplus, and there is a possibility that when the dark days of deficits come upon us again there may be some difficulty in finding the wherewithal to pay the pensions. There may be a difficulty, but the difficulty would have to be very serious, however, before there would be any thought of retrogression or repudiation. Moreover, the present financial arrangement is only to hold good for three years, and the valuable experience gained in that time and the information acquired as to the exact cost of the proposal will no doubt greatly lessen the difficulty of finding a satisfactory and permanent financial basis for the scheme.

Apart from these imperfections, we view the initiation of the Old Age Pensions scheme with a feeling of genuine satisfaction. It is not a perfect scheme, but it is a serious and earnest attempt to grapple with a very knotty and a very pressing problem. It is at least a step in the right direction, and if received in a friendly and sympathetic spirit it will undoubtedly lead to the development of a more perfect scheme later on. Mr. SEDDON deserves both the thanks and the congratulations of the community for his great achievement. He has shown once again his remarkable power of taking a difficult political problem and knocking it into shape in spite of no end of opposition and adverse criticism. One of the best tributes to the value of his scheme is to be found in the high approbation it has received outside of New Zealand. Leading English statesmen have spoken of it with cordial approval, and an expert appointed by the New South Wales Government, after examining all the Home schemes, has finally reported in favour of the New Zealand Act. The truth is that for many other countries besides New Zealand Mr. SEDDON'S scheme has advanced the Old Age Pensions question a most important stage. By his courage and ability he has taken the question once for all out of the realm of theory and brought it into the region of practical politics and solid fact.

DUNEDIN.

THE erection of a new Catholic Church at Waiholia (says the *Brunn Herald*), is making good progress. The site is excellently chosen, and commands a very extensive view. It is expected that the builders will have finished their work shortly after Easter, when the church will be opened with the usual ceremonies. We are informed that Dr. Verdon, Bishop of Dunedin, has presented the church with an altar, and the Rev. Father O'Donnell of Queenstown, formerly of Milton, has presented three beautiful stained glass windows for the chancel.

Some of the members of the 'Sign of the Cross' Company and a full orchestra assisted the choir of St. Joseph's Cathedral on Sunday. The music at High Mass was Gounod's *Messe Solennelle*, which was rendered in a very creditable manner. The soloists were the Misses Norah and Rose Blaney (soprano), Messrs. Powell and Middleton (tenor), and Messrs. McKenna and Jeffries (bass). Mr. George Hall conducted, and Mr. Fred Stokes presided at the organ. At Vespers Miss Rose Blaney sang Gounod's 'Ave Maria,' with violin obligato by Mr. Hall. Mr. T. Middleton sang with much taste the solo 'Total Eclipse, from 'Samson,' and Mr. Wentworth the 'Pro Peccatis' from Rossini's 'Stabat Mater.'

A MILTON correspondent writes—The Rev. Father Vincent's Retreat at Milton closed on Sunday evening with a renewal of baptismal vows. The church was crowded with a fervent congregation. The Rosary in Irish was a feature of which the venerable missionary expressed his highest approval. During the week the anniversary of the late Father Vereker's death was commemorated by a Solemn Requiem Mass, of which Dean O'Leary, of Lawrence, was celebrant, assisted by a number of the neighbouring clergy.

Many who have riches suffer more from a sense of poverty than many others who are penniless. Cheerfulness depends largely on how one looks at his lot and his possessions.