

SCHEME.

A Royal Warrant or other necessary authority to be obtained for army pensioners after twenty-one years' service to be allowed to commute a portion of their pensions, as follows: In case of private soldiers, if on basis of Government annuities, 6d. a day; if on basis of 5 per cent. (like officers), 7d. a day. In case of rank-and-file non-commissioned officers, 6d. a day, or such sum as will leave them not less than 1s. a day. In case of sergeants, 9d. a day, or such sum as will leave them 1s. 3d. a day. In case of senior ranks, at same rate as sergeants, viz., at rate of 9d. in every 2s. In 1894 deferred pay will be larger by about £20 than in 1888. If £180 has been found sufficient, we should suggest the amounts allowed to be commuted by private soldiers should become either 5d. or 6d., according to basis of commutation.

Above privileges to be granted only to men registering their names for colonisation, and signing a paper authorising sum resulting from said commutation of pension and their deferred pay to be applied to expenses of passage, &c.; residue to be paid them in the colony selected by them, under certain conditions proposed below.

Men wishing to avail themselves of the above privilege to send in their application through their commanding officers, stating what colony they wish to go to, a given number of months before date of discharge, and the commanding officer to insert thereon whether he considers the men fit candidates. (Number of months would depend on where their regiment was serving, and how long it took to make arrangements. It is most desirable that men should go straight from their regiment to port of embarkation.)

The officer commanding to forward the application—together with a medical certificate of the physical fitness of the man and his family (the form of this certificate to be approved by the colonial authorities); a copy of man's medical-history sheet; a copy of man's record of service, with probable date of discharge inserted thereon—through the general commanding the district in which the regiment is serving, direct to the Pension Commissioners' Department. That department, having checked record of service and noted data for commuting pension, to forward the papers to the Colonial Office. Colonial Office to forward to Agent-General of colony selected by intending emigrant. Agent-General, if satisfied with the case, to arrange for passage as soon as possible after date of discharge, and to send notification to port of disembarkation; returning papers, with date and port of embarkation and name of ship noted thereon, to Pension Department, who, adding necessary information of pension and commutation, would return the papers to the regiment. Authority to be given by Secretary of State for War for soldiers about to colonise to remain on, and be discharged just in time for them to proceed to port of embarkation. The natural wish to see their relations before leaving England to be met by granting the furloughs generally given before discharge. Contracts to be arranged whereby outfits, in accordance with voyage and colony, should be supplied to men and families, payment being made by regimental paymasters. Money for passage to be paid by paymaster, money equal to cost of sending the man to his place of enlistment, whatever that might be, being credited towards it. Surplus from commutation and deferred pay to be transmitted (telegraphic transfer, if necessary) to department in colony charged with payment of pensions. Authority to be given by Colonial Pension Department to advance six months of reduced pension from date of arrival, if necessary. The reduced pension accumulated during the voyage to be also in hands of Colonial Pension Department on arrival of pensioner.

For Men already discharged to Pension (Army).

In their cases there would be no deferred pay available, and it would be necessary to capitalise for them from 7d. to 9d. of their pension, according to basis of commutation and the man's age at date of application for permission to colonise. The pensioner would have to forward his application and medical certificate through the District Pension Officers, who in these cases would do what the commanding officer and paymasters do in the others. In all other particulars the action would be the same. It would be a matter for grave consideration whether men who took their discharge after a colonisation-of-pensioners scheme was working, without availing themselves of it, should be allowed afterwards to have the privilege given to men already discharged of commuting a larger portion of pension.

Pensioners from the Royal Navy and Marines.

The case of pensioners from the royal navy and marines is much the same as that of pensioners from the army. With a very few exceptions, sailors join the navy as boys between the ages of fifteen and sixteen and a half. Their time begins to count towards pension at the age of eighteen, and they serve twenty-two years from that age to qualify: that is, they become entitled to pension at forty years of age. Their pensions vary from £18 to £54 a year, but very few are as low as £18. The average is said to be about £30.

Under these circumstances, we do not see any reason against commuting £10. On the basis of bank annuities, at the age of forty £5 19s. 4d. per annum would produce £102. Therefore £1 would produce £17, and £10 would produce £170. This would leave the lowest pensioner only £8 a year, but men really fitted for colonisation would undoubtedly have more. In the first year £178 would meet all requirements, which would be precisely the same as given for soldiers.

The proceedings for commuting would be much the same as in the army. The man would have to apply and sign necessary documents a given time before discharge, which documents would be forwarded by the officer commanding the ship from which he was to be discharged, to the Naval Pension Department, who would forward to Colonial Office, as in case of army pensioners. The man would have to be kept on his own ship or a guard-ship pending completion of transaction and date of his sailing for the colony. It is probable that, as a sailor, a man's passage-money might be lowered in consideration of his services, but this would be a matter for arrangement. Sailors already pensioned, like soldiers in similar position, would have to arrange through their District Pension Officer.