pension-year, and the pension is based upon a man's income of the previous year. We willsay that a man has earned £50—he cannot live upon his £18 pension, and probably he has made £50 during the year. He has to state that to the Magistrate, and the Magistrate on that account cannot give him a pension. Then, his work might vanish after three months, and he is prevented for, say, nine months in the year from again coming to the Magistrate. My suggestion is that if the man is able to show that he is now out of work and destitute, that position ought to be accepted, and the Magistrate be given power to determine whether he shall have the pension renewed at once. The man has shown the best of intentions by trying to do without the pension, but the moment he is cut off by sickness or loss of work he has to wait six or nine months before getting a pension again.

64. *The Chairman.*] What alteration would you suggest in the Act to meet that? Could you send me a note making a suggestion as to how that difficulty could be met, Mr. Mansfield?—Yes, I could do that. In the majority of cases the people do not earn money. I have one man in my mind who has been reported to me as being not entitled to a pension. This man was given some work, and he came himself the second year and said, "Mr. Magistrate, I have been earning £50, and I am not now claiming this pension, as I do not want it." But the man afterwards fell out of employment, and then found he could not get the pension. The man was honest enough to try and do without the pension, but when he had to come again he could not get it.

65. *Mr. Field.*] You have a scheme in view—you have an alteration which you think would meet the case?—No; I simply mention the fact. There is another matter I have seen interpreted throughout the colony upon different lines: where a husband and wife come to claim a pension there is the question of whether they shall both be entitled to an exemption of £50. Take section 3 of the Amendment Act: "If the applicant for a pension is married the following provisions shall apply: In computing the amount of the pension of husband or wife the net capital value of all the accumulated property of each shall be deemed to be not less than half the total net capital value of all the accumulated property of both, and the yearly income of each shall be deemed to be not less than half the total yearly income of both: Provided that this subsection shall not be construed to reduce the actual net capital value of the accumulated property or the actual yearly income of either husband or wife. The amount of the pension of either of them for any year shall in no case exceed such sum as, with the total actual income of both of them for the year and the pension (if any) then already granted to the other of them, will amount to £78 for the year. The foregoing provisions of this section shall not apply in cases where husband and wife are living apart pursuant to decree, order, or deed of separation." Clause 1 of that section is interpreted by some of the Magistrates, I believe, to mean that the deduction has only to be made once. I have a case where there is a brother and sister living together. They both get the £50 taken off. If they happened to be husband and wife, however, the £50 would only be taken off once. It is quite plain the woman and the man should be treated alike, and should they not both have the benefit of the £50 allowed them? If they are brother and sister they get it, but if husband and wife they do not.

Mr. Mason: It is a very exceptional case for a man and his sister to be both getting the pension. I have watched these cases.

Mr. Mansfield: But the sister comes in as a married woman in another name, and you do not know it.

Mr. Field: It seems inequitable.

Mr. Mansfield: The interpretation is not very clear.

Mr. Mason: The grammar of that interpretation is not very clear. It does not fit in with the interpretation clause of the original Act, grammatically.

Mr. Mansfield: With regard to the question involved in Regulation 14—viz., "In addition to the particulars prescribed in section 32 of the principal Act, the Old-age Pension Register shall contain a 'Remarks' column, in which shall be recorded the transfer of a pension-certificate to the Register of another district, the change of office of payment, the issue of a duplicate pension-certificate, the issue of a warrant or of an order of a Court, the cancellation of a warrant or certificate, the forfeiture of a pension or of any instalment, the death of a pensioner, and any other circumstance affecting the payment of a pension. And the Deputy Registrar shall, in respect of every such record, forthwith advise the Registrar thereof by telegraph, and also by notice in the form numbered eight in the schedule hereto." The last clause of that regulation provides that a copy shall be sent on to the Registrar. Now, in the case of the appointment of agents, I find the practice prevailing—except in the case of where "pay agent only" is required—that the Post Office requires no notice of "pay an agent," because when a person comes to receive his pension he presents either a pension-certificate or that accompanied by the warrant. There is a great deal of work involved in sending to the Head Office a copy of every little entry that may come into the office.

Mr. Mason: Mr. Mansfield wishes to show it would not be necessary, when an order of the Court is given to pay to an agent, that that should be sent to the Head Office. When we do not get it I do not think we ever ask for it; that is the truth. I do not think we worry the Deputy Registrar in that respect. But I should like to have every entry if I thought it necessary.

Mr. Mansfield: If I thought it would be of use; but I understand from Mr. Mason and from the Post Office that it is of no use sending that notice, only in the case of "pay agent only," which is a peremptory notice that the agent must come forward, and notice is intimated to the Post Office to that effect, but in all other cases they pay the agent on presenting the certificate and warrant.

The Chairman: Mr. Mason explains that the Head Office would not make the demand. He only wishes the clause should be left where, if deemed necessary, the sub-agent could make the demand.