1901.
NEW ZEALAND.

OLD-AGE PENSIONS REGULATIONS COMMITTEE:

REPORT ON THE OLD-AGE PENSIONS REGULATIONS MADE UNDER SUBSECTION (2) OF SECTION 63 OF "THE OLD-AGE PENSIONS ACT, 1898," TOGETHER WITH THE EVIDENCE TAKEN THEREON.

(MR. LAURENSON, CHAIRMAN.)

Brought up on the 6th day of November, and ordered to be printed.

ORDER OF REFERENCE.

Extract from the Journals of the House of Representatives.

WEDNESDAY, THE 10TH DAY OF JULY, 1901.

Ordered, "That a Select Committee be appointed, consisting of ten members, to whom shall be referred the Old-age Pensions Regulations made under subsection (2) of section 63 of "The Old-age Pensions Act, 1898"; three to form a quorum: the Committee to consist of Mr. Arnold, Mr. Field, Mr. W. Fraser, Mr. Hanan, Mr. Herries, Mr. Hogg, Mr. Laurenson, Mr. Lethbridge, Mr. Palmer, and the mover.—(Rt. Hon. R. J. SEDDON.)

REPORT.

THE Committee to whom was referred the above-mentioned regulations have the honour to report that they have held a number of sittings to consider the advisability of altering or amending the regulations under which the Old-age Pensions Act is administered; that they have examined a number of witnesses, including Mr. Haselden, S.M., Mr. Mason (Registrar) and Mr. Mansfield (Deputy-Registrar), Wellington; and Mr. Taylor (Deputy-Registrar), Dunedin; and the nature of the evidence brought before them indicated the necessity of the Deputy-Registrar appearing in Court when pension claims were under consideration; also the wisdom of giving Magistrates power to examine any bank official or other person likely to hold money on investment from applicants for the pension; but as both these suggestions have been embodied in the amending Bill passed by the House this session, your Committee recommend that the regulations stand as they are for the present, but that, in view of the amending Act, they be further considered next session.

Your Committee recommend that the evidence given be printed.

6th November, 1901.

GEORGE LAURENSON, Chairman.

MINUTES OF EVIDENCE.

(MR. LAURENSON, CHAIRMAN.)

WEDNESDAY, 25TH SEPTEMBER, 1901.

WILLIAM REEVE HASELDEN, Stipendiary Magistrate, examined. (No. 1.)

1. *The Chairman.*] I will ask you to state in what direction you think the regulations under the Old-age Pensions Act can be improved, and after you have made a statement I suppose you will have no objection to answer any questions put to you by the Committee in reference to the regulations?—As far as my own work is concerned under the Old-age Pensions Act, I have not much fault to find with the regulations. I read them with a good deal of elasticity, and so far I have succeeded in avoiding complications either with the statutes or the regulations. I should like to make some suggestions with regard to work which certainly indirectly concerns me, but the operative part of which would rest primarily with the Registrar. I may say that there have been about 740 claims dealt with in Wellington alone since the commencement of the Act.

2. *Mr. Field.*] Seven hundred and forty claims in Wellington City?—Yes, in Wellington City. I have not investigated all those claims, because I have only been here since May, 1899. I investigated about four hundred claims in the Wairarapa during the two years and a quarter I was there. Some little time ago I had a list made—a nominal roll—of the 740 claims, and forwarded to the Inspector of Police, with a request that he would divide it up amongst his men, and have a report sent in to me touching the character of the pensioners, their mode of living, and any property which they might have, or which they might be supposed to have. I received this roll back about a fortnight ago, and in about eight cases it had been found that pensions have been obtained by persons who had property to an extent which would disentitle them in some instances to the whole of their pensions, and in some instances to part of their pensions. During my investigation of pension-claims every assistance has been given to me by police officers, Registrars of Births, Deaths, and Marriages, and the Immigration Department—which, although dead, has its records. The chief difficulty which Magistrates labour under is that the applications for pensions are made *ex parte*, and the Magistrates are really put in the position of inquisitors. It is very difficult to maintain a judicial attitude with stupid or reluctant witnesses, and in a few cases—a small percentage—the advisability of the Registrar of Pensions being represented does appear. In most cases the Magistrate can with kindly tact get out the facts, but in a small number of cases I think it is advisable that the Registrar should be represented.

3. *Mr. Arnold.*] Represented by counsel?—Either by legally admitted counsel or by some officer of the department.

4. Is he not there in person?—No; the Registrar is not represented at all, either personally or by counsel. The question of age is one of the chief difficulties. Applicants produce their marriage-certificates or immigration-papers, in which their age is stated at less than that which they now say is correct. The probabilities are that they are truthful now, and that they are really of the age they say; and that they misstated their age when getting married, or when they came out to New Zealand under the assisted-immigration scheme. I understand that in those days no one was assisted under the immigration regulations who was over forty years of age, and consequently they put their age down as under forty. If we take that statement as correct they are not sixty-five years of age now; but they say they are over sixty-five when claiming the pension. Through the means of the police investigations I have recently discovered several cases—about eight out of the 740 claims—where the applicants either had money in the Post-Office Savings-Bank to a considerable amount as compared with the maximum amount which a pensioner can have, or landed property. The excuse is that they do not understand the questions put to them, and I have sent notices to those pensioners. Most of them have come in and delivered up their certificates, and the matter will be arranged and adjusted in some way so that they shall not get more from the country than they are entitled to. I may instance one case where a man produced a marriage-certificate which he had palpably altered. In my opinion, in this case a prosecution ought to have taken place as an example to others, but I declined to act as prosecutor and judge in the same case, and the pension was simply refused. I think it is more than likely that some persons have been absent from the colony for a longer period than that allowed by law, and that we have been unable to find it out. That is a most difficult circumstance to discover; but, on the whole, I believe the percentage of fraudulent or improper claims is very small indeed, but without increased care I think the percentage is likely to increase now. I have here a number of claims which I have brought with me as illustrations. [Particulars in some of these claims discussed.] I have a form [produced] which is a form I devised myself, and which the Government printed and distributed. I think, if it is necessary to specify the forms, it might very conveniently be put into the new regulations. Regulation 8 says, "The pension-claim, with a minute of the Magistrate's decision thereon, shall be filed in the Court." Well, I found that the method of noting memoranda on the back of the pension-claims was inconvenient, and this really sets out what is proved and disproved, and after four years' experience I find it a very good form. [See Appendix A.]

5. *The Chairman.*] You suggest that as a form for every Magistrate to give out?—Yes. There is a form of claim and a form of certificate. This is a form of minute. Under Rule 9 it is provided, "If a Magistrate's decision is that the claim is rejected, such minute shall specify all the material points which he finds to be respectively proved, disproved, and not proved." There is no form for that except that one I produce. It is not in the regulations.

6. There is no form provided for Regulation No. 9?—No. I find that the best way is to take a little deposition. Then I make a note referring it to the police for report as to character, &c. [Form explained.] Here is a form of application filled up, and the police report obtained thereon. I believe I can get no better evidence, and I grant the pension. In another case which was investigated by the police it was reported that the applicant had a house worth 13s. a week, and I sent the particulars to the Government Valuation of Land Office, and the information came back that the applicant was owner and occupier of a house of the total value of £600. We have sent word to the applicant in reference to this, and he has replied that he has only a life-interest in the property. That is a case which requires to be inquired into. Sometimes the applicant may only have a life-interest in the property; but the question really is whether he is the registered owner of a larger estate under the Land Transfer Act or the Property Law Consolidation Act, and whether, therefore, he is entitled to a pension. In another case the applicant has property worth £900 standing in his name in the Land Transfer Office. These are cases where the applicants have not properly disclosed their position. In another case a woman had £118 in the Savings-Bank. I beg to suggest that the time has arrived when the roll of pensioners can be revised with the assistance of the police and other Government officers.

7. *Mr. Herries.*] Are they not revised every year?—The roll is supposed to be, but it is not possible to do it thoroughly under the present system. I would suggest that a roll should be specially compiled by the Registrar. He has, of course, the roll and books; but the roll should be printed and split up into districts, and sent to the Deputy Registrars of the various districts, and again split up amongst the police. Instructions should be given to the police that their reports should be thorough, and not confined to a mere repetition of what the applicants may tell them. The reports when returned should be all noted in the roll, and the result would be that in at least 90 per cent. of the cases—probably more—there would be no doubt whatever as to the propriety of the pension being granted, and the work of the Magistrate in granting the renewal of the certificate would be confined to merely certifying that the pensioner was alive.

8. *Mr. Field.*] That would reduce the Magistrate's work in that respect materially?—Yes; to a mere form.

9. But you would have to go through all the papers?—The Registrar should do all that work. He should send to the Magistrates a copy of the roll, which should be marked off—"No exception." "(?) Property. (?) Character. (?) Dead or alive." At the present time pensioners have to send in their applications prior to the end of every pension-year, and the Act and regulations contemplate just as thorough an investigation into the matter at the end of each year as when the original pension was granted. That is an impossibility, and there is no necessity for it. Many of these old people suffer very much in having to come down to the Court, and in 90 per cent. of the cases I think it would be a reasonable concession to them to send them notice that their pensions are renewed without the necessity of bringing them to Court. I believe it would be found best in practice to end all the pensions at one period. The pension-year should end, say, on the 31st March. At the present time the pension-year ends twelve months after it was originally granted, and this practice keeps the Magistrate constantly embarrassed. This is especially the case in country districts, were Magistrates only have a meeting of their Court once a month. It would be much better to have one field-day, so that the Magistrate could go round and finish up all the pension-work for the year. If this suggestion with regard to the yearly reports through the police were adopted, it would be much more convenient to the police to know that they had to send in their reports at a particular time. For instance, I have a report made to me up to a certain date, but since that has been put into my hands several other claims have come in. Every Saturday I sit to do this work, and one, two, or three claims come in, and it would be more convenient to all concerned if the pension-year ended at a certain period. Some objection is sure to be taken to the police being employed in this work. Honest people, though poor, do not like the police to inquire about them; but policemen in this country do all sorts of civil work. They collect all kinds of returns, and it is not necessary to make the inquiries in uniform. The police can do this work in plain clothes, and I know from my own experience here that the police are the most useful persons to make inquiries of very many different kinds; and I can also say that they do the work very well. The police should be told by their own officers that not only are they expected to make their reports thorough, but that it is specially good work to give to probationers or young constables, and that it should be taken as a test of their tact and efficiency. Another argument in favour of the police doing the work is that there are really no other means of getting it done. I can imagine no other person at our disposal who can assist us in the same way. Wherever there is a query put against any person's name in the roll as to property the list can be sent over to the Valuation Department, and a return can be sent in showing what property is registered in the name of the applicant. There is a difficulty about claimants having money in the bank. There is a strong feeling on the part of the Post-Office Savings-Bank people against disclosing any information with regard to their depositors, but it seems to me necessary that this information should be obtainable. I asked a lady the other day why she did not tell me she had money in the Savings-Bank. She replied that she was not asked. I said, "You were asked if you had any property of any description whatever." She replied that she did not understand that money was property. Of course, we must allow that there is some desire to obtain a pension on the part of people who are not strictly entitled to it, and if there is any apparent way of evading an awkward question they take it. I have mentioned that I think it would be a convenience to Magistrates if a form were supplied to them with model questions in the margin, and spaces for the answers, and I think, if possible, the Registrars should be represented in all cases; but I hardly see how that can be done. Section 9 of the Act of 1900 provides, "If in any case the Registrar has reason to believe that any pension-certificate has been improperly obtained, it shall be his duty to cause special inquiry to be made before a Stipendiary Magistrate,

and to give notice to the Postmaster through whom the instalments are payable to suspend payment of any instalments pending such inquiry." In those cases where the Registrar has asked for a special inquiry I think he should certainly be represented.

10. *Mr. Herries.*] Have any of those cases come before you?—No, not yet; but the cases I have mentioned, discovered through the police inquiries, might be brought before me in that way. There is always a great difficulty about the Maori claims.

11. Have you many in Wellington?—We have about a score, I should think. In the Wairarapa I had more.

12. What is the difficulty with regard to them?—You never know whether they have land or not. It is also very difficult to tell their age, especially that of the men, and it is also very difficult to tell their character.

13. *The Chairman.*] There would be no chance of getting confirmatory evidence from the immigration records about them?—No.

14. Can you not get information from the Native Office?—I have not found that much useful information can be obtained from the Native Office or from the Land Registry.

15. They have a nominal roll in the Land Registry?—Yes, I believe so; but not, I think, in the Native Office. The officials give me all the information they can; but I have not always been able to satisfactorily elucidate the position of Native applicants as regards interest in land.

16. Do you take cognisance of the fact, when making inquiry into Maori property, as to whether there is any income derivable from it? The applicant may have land worth £10,000 and yet be starving?—Yes; that applies to Europeans also. The pension is granted on the annual value of the property; but the property may be three times the value of the maximum allowed.

17. That would be particularly the case with Maoris?—I have always felt a difficulty about the form of pension-claim itself. It contains—and there is a statutory declaration to it—nearly all the information required in granting a pension; but the people who sign it really do not understand it, and I, for one, am very anxious that no class of pension agents should come into existence in New Zealand such as they have in America.

18. *Mr. Herries.*] Is there any sign of that having started yet?—Well, one or two have come to the Court, but they have not been warmly received by the Magistrate. The Magistrates know the danger connected with pension agents.

19. *The Chairman.*] Have you any idea of the number of Maori pensioners in the colony?—None whatever.

20. *Mr. Herries.*] How do you suggest the pension-claims should be altered?—That is the difficulty. The Magistrate wants the case brought before him duly prepared. He wants the pensioner to come with a properly filled-up claim, and with his proper proofs—his certificate of birth or baptism, a statutory declaration of some well-known individual as to his arrival in the colony, or some other proof that he has been twenty-five years in the colony. He also requires a statutory declaration by some person well known to the Magistrate as to his character, and satisfactory proof that he has no means, or, if he has some small means, a satisfactory valuation of whatever property he has. That is what the Magistrate has a right to expect in any ordinary case brought before him, and what he desires he does not see his way to obtain in these cases. I think it is throwing too large a burden upon Magistrates to really make them investigators of unprepared claims, and yet they do it.

21. You mean that the applicants have none of these things ready?—No; they cannot have them without assistance.

22. *The Chairman.*] You make a suggestion that the police should make periodical inquiries, have a roll made, and that all pensions should end on the 31st March, or at some other date to be fixed?—Yes.

23. Also, a printed form for Magistrates' minutes, and a printed form of questions to be put?—Yes. Some Magistrates seem to feel a difficulty in regard to Regulation 12, subsection (1): "If, in the course of the investigation, the Magistrate considers that further evidence on any specific matter is necessary, he may authorise an officer of his Court, or any other fit person, to inquire into the same, and may accept the result of such inquiry as evidence." The Magistrate holds, and apparently quite rightly, that he cannot order this investigation until he himself has begun to investigate, and that he wants the materials to be prepared before the case comes before him the first time.

24. You suggest that some officer should prepare the evidence?—I suggest that some officer in the Deputy Registrar's Department should make it his business to see that the claims are properly filled up, and that the applicant is in possession of the *primâ facie* evidence necessary to sustain the statements in the application.

25. That the officer should see that the claims are properly prepared, and that the applicant has a right to the pension?—Yes. It is only what a patent agent or solicitor would do in the preparation of papers for the Court in an application for a patent or in an ordinary suit. This work would be done if we had such people employed as they have in America. I had to prosecute a pension-claim in America some time ago, and I had a dozen circulars from pension agents who were prosecuting pension-claims which have been made since the Civil War, and I do not want to see such agents here.

26. *Mr. Herries.*] You say that the pension-claim is not generally filled up. There are instructions at the back of the form, but, as a matter of fact, the instructions are not carried out?—No; and when the form is filled up the applicant does not understand it. It is filled up by somebody, and just signed as a matter of form, the result being that the Magistrate has to go over all the facts stated, and to satisfy himself that the applicant understands his or her statement. I put all the applicants on oath, and a little deposition is taken.

27. The form says that the claim must be properly prepared?—Yes; and the Registrar, at my suggestion, prepared a little handbill, in large type, telling claimants what they had to do, but they do not do it.

28. Then, if you had pension agents here they would relieve the Magistrate of a great deal of work?—Yes; but a greater evil would spring up. You would find all kinds of bogus claims coming in.

29. *Mr. Field.*] What you mainly want is proof in support of the claim?—Yes.

30. And a declaration as to the material facts?—Yes; but what I chiefly want is to be relieved of the work in connection with renewals as much as possible. The original applications have been done with, and they will come in now in a comparatively small stream. At first it was very hard work, but it has been done, and well done, with a small percentage of errors. What I do think is most trying to the Magistrate, and trying to the applicant, is that they should have to come every year and go through the same process again. This I consider quite unnecessary.

31. *The Chairman.*] That occurs in the case of old and bed-ridden people?—Yes.

32. *Mr. Herries.*] It is because they may have inherited money during the year?—Yes. What I do now is to turn to the police report, and see if the report is clear. I ask if their circumstances are changed at all, or if they have had any better fortunes than the previous year. If the reply is "No," the pension is granted. I think that plan might be improved if made universal. If the roll were made up to a certain date, and revised through means of the police, the result would be that on the pension being reported on favourably the applicants would get their renewals without personal attendance being required. A mere certificate of existence would be sufficient.

33. *The Chairman.*] And a statement that there was no alteration of circumstances?—Yes; of course, that would be in the remarks reported on favourably. In cases which were questionable at all the applicants would have to come, and the Magistrate would have to inquire into the circumstances. If this course were taken, instead of having from a dozen to twenty cases to deal with every Saturday, we should probably not have more than twenty altogether; and that would deter bogus claims as well.

34. *Mr. Arnold.*] With regard to the Registrar being represented, he is always present, is he not?—Never.

35. Is he not present in Court?—No.

36. With regard to the pension agents you spoke of, do you not frequently find friends occasionally presenting themselves on behalf of the pensioners?—Yes; and we are very glad to see them. Solicitors of standing have come sometimes, and said they have known the applicant for so long, and under such circumstances. We are very glad to see gentlemen of that character appearing before us; but it is different when you find somebody else who is evidently making a business of the work.

37. And those friends frequently get all the information required, and have all the papers prepared?—I do not think I have met any cases where I have found that.

38. Of course, what you suggest will make a great deal more work for the Registrar?—Certainly; that is my intention—to put the work on the department that it belongs to.

39. The work would be very much simplified?—What I say is that it is not right to impose upon a Magistrate all this preparatory work. He should have all the papers prepared, and the evidence in support or in opposition, if there are two parties to the case.

40. *Mr. Herries.*] Have you had any difficulty with regard to the interpreters in judging Maori claims?—That is the trouble.

41. Is any officer appointed?—No.

42. Does the Maori have to find his own interpreter?—Yes; and my experience teaches me to look upon what he has stated as what he knows himself, but not altogether what the applicant has told him during the examination.

43. And the cost of employing the interpreter has to come out of the pension-claim?—Yes.

44. Have you had any cases of impersonation?—Not to my knowledge.

45. It is quite possible there may be such cases?—Yes. The Magistrate feels quite helpless in dealing with Maori applicants if he has not had any dealings with the Maoris. He does not know how to go to work to find out whether the applicant is the genuine person or not. I am quite at home when dealing with European cases, but with the Maoris I feel that I am in the hands of the interpreter. What I tried to do was to make the Native Office do the work.

46. Is clause 33 of the regulations carried out—viz., "It shall be the duty of every Government officer having the requisite knowledge of the Maori language to assist Maoris in preparing their pension-claims and income and property statements and to give the aforesaid certificate without fee"?—I cannot say. Once, I think, an official interpreter came, but the others I saw are those that I have seen about the Native Land Court.

47. There is no official interpreter given to you?—No.

48. *Mr. Field.*] The real danger lies in the future, as people become alive to the loopholes for obtaining pensions?—I think so. The percentage of fraud has been very small indeed, but lately we have had several attempts made by applicants to come in, sometimes coming in very much under age. Of course, if one gets in successfully, the neighbour says, "So-and-so has got in—I can get in." In the same way there are many people coming now whose relatives are really wealthy. At first they would not come to the Court, but the relative of some wealthy family came, and then others came.

49. *The Chairman.*] So far as evidence has been brought before you, you can only find eight cases out of 740 where pensions have been obtained by people who were not entitled to them?—I would not say that even they were all fraudulent.

50. Have not cases come under your notice where pensioners, with a view to obtaining the pension, have made over their property, say, a year or two before to their relatives?—That is

always inquired into. I know only of one case where I refused a pension. The man has made over his property to his sons, but he is allowed to live on the property, which will go to his sons on his death. Wherever there is a chance of that occurring the case is carefully inquired into.

51. *Mr. Field.*] For this purpose do you inquire as to what property the applicant has held prior to applying for a pension?—Yes.

52. You judge a great deal on sight as to whether they have had property or not?—I inquire as to their means and about property they have been possessed of, and what they have done with it. I think the questions I put to applicants frequently take this form: *Q.* "Have you never been able to get any money or property together?" *A.* "Yes; about ten years ago I had 40 acres of land and some cows." *Q.* "What have you done with the land?" *A.* "I got behind with the interest on the mortgage, and it was sold." *Q.* "Have you nothing at all now?" *A.* "No." Or the answer may be, "I transferred it to my son." Then further inquiries are made as to date of transfer, consideration, and whether the son owes anything to the father. The most difficult cases I have had with regard to property occurred up Woodville way, where there are a number of naturalised Germans or Scandinavians. Some of them were very insistent that if they had not made £74 cash out of their farms they were entitled to a pension. That contention has been put forward a number of times. I also found a difficulty in getting at their interest in the land, where it was a perpetual lease, and their stock and belongings; but in town it is not so difficult to deal with the claims.

53. A great number of complaints have been made by people with regard to the necessity of having to go into the Magistrate's Court, before a crowd that may be there after the criminal cases are put through, to give evidence in support of their claims; old ladies particularly, who have never been in a Police Court before, complain about this: do you think it would be a wise thing to allow these people to be examined in the Magistrate's room instead of the Court?—I have lately taken the pension cases in my room. Up country, where there is not a sufficient room for the Magistrate, I have done the usual Magistrate's work in the Court, and then adjourned for a quarter of an hour, so as to give sufficient time to clear the people out. I then came down to the table instead of sitting on the bench, and placed the applicant on a chair beside me, and asked the necessary questions in a kindly way; and if the applicants answered frankly they are treated very kindly. If the applicants commence to fence with the questions I put, I say that I will adjourn the case for a month.

54. You said that in some cases people connected with wealthy families obtained pensions, and that in consequence a number of people were beginning to make claims that otherwise would not have made them: do you think it would be a wise thing to allow the newspaper to publish the names of those who get pensions?—We do not prevent it—we cannot prevent it. I stretch the point by taking the claims into my private room. I allow a constable to be there, but, as a matter of fact, we do not allow any people in who are not connected with the case.

55. Do you think it desirable or not to publish the names of those to whom pensions are granted?—I think if a return were presented to Parliament every year it would be sufficient.

56. It seems to me it is desirable in this respect: that it is just as well that people should know to whom pensions are granted in case there should be fraud?—I have had quite a number of anonymous letters sent to me regarding pensions which have been granted, but I have generally found the statement made to be false. It is a serious question to publish the names, but it is a great safeguard. So much depends upon the intention of the Legislature with regard to these pensions. Is the door to be opened or closed more than it is? Is the tendency in the way of granting pensions to everybody who has lived twenty-five years in the colony, with a good character, and is sixty-five years of age, whether poor or rich; or is the tendency to confine the pensions to the absolutely needy?

57. *Mr. Field.*] The tendency should be to encourage people who are entitled to come in and ask for them. I know of cases where people who are entitled to a pension have declined to apply for it because of the publicity?—I have not the slightest doubt that the publicity keeps a great number of people away. If people could look upon the old-age pension in the same way as the Civil servants look upon a State pension—as a matter of pride—they would come in.

58. *The Chairman.*] You said there was a difficulty in getting information from the Post Office: that might be obviated by compelling the pensioner to produce his bank-book?—But when asked the claimants generally say, "I have no money in the bank," when it turns out sometimes that they have.

59. *Mr. Field.*] Are your powers of inquiry sufficiently wide in connection with the banks?—We have to depend entirely upon the applicant's statements with regard to any money in the banks. People connected with the Post-Office Savings-Bank, or the ordinary banks, will not tell us anything about the deposits. I leave that question to the Legislature to say whether there should be any alteration or not in that respect. I express no opinion upon it.

60. Do you think there is any possibility with the law as it at present stands that any fraud can be committed by these warrants?—Plenty of possibilities. It all depends upon the persons administering the law.

61. Have you any reason to believe there has been any fraud?—I do not think so. I always see the people. I examine them personally. They have generally been to the Clerk previously, and I depend a good deal now on Mr. Thomson, the Clerk of the Court, who has had a long experience, and we both rely upon our perceptive faculties.

62. Can you give us any indication as to any method by which the issue of warrants could be made safe?—No; I think it depends upon the Magistrate making due inquiries before granting the warrant.

63. *The Chairman.*] Will you draw up a list of questions that you suggest should be put to applicants, and supply copies of the forms you produced?—Certainly. [See Appendix B.]

THURSDAY, 10TH OCTOBER, 1901.

EDMUND MASON, Registrar of Old-age Pensions, examined. (No. 2.)

The Chairman: Mr. Mason, the order of reference is for this Committee to make inquiries into the working of the Old-age Pensions Act, and we are anxious to get any information from you in order to see whether we can prevent fraud under the Act, and to make the working of the Act as efficient as possible. We shall be pleased to hear any statement you like to make, so that we may get any suggestions from you.

Mr. Mason: I should like to say, sir, that it is rather difficult to be a critic of one's own work. As far as the special reference you have mentioned is concerned, I feel that I have the responsibility; but a great deal of credit is due to Dr. Fitchett, who was Law Draftsman when the Act was drawn up, of drawing the Act and regulations up in a workable form. But, so far as the administration of the details is concerned, this was left to me, and I fail to see that they have wanted so much amending. I think I am borne out in that opinion by the fact that nearly all the Magistrates that I have had an opportunity of seeing—it is true they have not been many, as I do not leave Wellington very much—and to whom I have spoken, have stated to me that their opinion is that they are as good and as reasonable as can be expected for the purpose. I do not think they are perfect—nothing is perfect—but the few suggestions that have come in, in writing, from some of the Magistrates do not seem to me to really lead one to believe that there is much wanting. I saw some of the memoranda from Mr. Hawkins, and he was drafting some of the forms differently; but I do not think that, so far as I could judge, there would be very much improvement in respect to what you particularly wish. We are most anxious, and every one who has been connected with the working of the old-age pension scheme has been most anxious, that there should be no scandal in connection with it; that it should be given to worthy recipients—people entitled to it under the Act—and we have been most careful in watching the conduct of the people who receive it; so that if their conduct had not been very good, and it was known that they were intemperate, the practice has been not to wait even for a police report that they have been convicted of drunkenness, but on a report that they have been frequenting a publichouse I have simply sent out a notice to the Deputy Registrar to say that the pensioner must appoint an agent to collect his pension, and the agent has been requested to see that this instruction has been given effect to in such a form that he (the pensioner) could not easily waste the pension. Of course, we have not the power to say, "You shall not have the pension continued," but we have the power to say it will not be granted to go to the publichouse. With regard to the question of means, that has been, I believe, carefully investigated by the Stipendiary Magistrates at the time of the inquiry and at the time of the renewal. I have sometimes been in Court, and have heard a pensioner cross-examined as to his means, and so on; and there have been a few cases, no doubt, where the facts have been hidden. But we have got, roughly speaking, twelve or thirteen thousand pensioners on the list, and I think there have been as many as one can count on one's fingers who have been convicted of fraud—perhaps not knowingly—and that is a very small percentage. I have had, say, twenty—mostly anonymous—letters saying that such-and-such an old-age pensioner was disentitled to the pension; that he had a farm, and so on, and money in the Savings-Bank. In each case it has been sent back to the Magistrate for further investigation and for police inquiry, and the result has been that there has been hardly one of these cases sustained—perhaps two or three out of the twenty or thirty—but I am speaking now from memory, of course. I have a thorough knowledge of the working of the Act—I mean to say I watch everything. I do a great deal of the detail myself, and everything goes through my hands; I do not trust anything except routine even to my chief clerk. I was very anxious that this scheme should have, at all events, the best chance possible to make it work. I do not think there is much criticism to offer with regard to the regulations. When this scheme was put before me there was not the least experience to go upon, and I rather flatter myself that we have done very well. I do not think there is much to amend. I should be glad to answer any particular point in regard to the matter; and, as I said before, nothing can be perfect.

1. *Mr. Lethbridge.*] With regard to these old pensioners drinking their pension-money as soon as they get it, Mr. Mason, there are not many cases you say that come under your notice?—Well, the police have been asked to specially report; and we do not wait for a conviction. The reports comparatively are few. I have gone down very often myself on the pay-days here in Wellington, and I was once in Auckland on the pay-day. I have watched the people go in and draw their pension and come out, and those I have seen do this did not seem to me the class of people likely to drink the money. I dare say that in some small settlements, where people are easily watched, there are some "old soldiers," perhaps, who would probably drink if they could, and whom a very little drink upsets; and I do not think that any one—at all events, my view is, I should not say that no old-age pensioner shall ever have a glass of beer, but there should be no scandal, of course. He should not go and waste his pension to any great extent in the publichouse, and that we have been carefully trying to watch. I can only trust, of course, to these police reports.

2. I have got one case in my mind. It was pointed out to me that one old man in Feilding as soon as he got his pension went to the publichouse and immediately spent it, and during the rest of the month he was living on charity, and it was very nearly the death of him. People spoke to me about it, and I spoke to the police, and it was some time before we could get his pension paid to somebody as agent for him?—After the police report has come in we have immediately sent out a notice to the Deputy Registrar to communicate with the pensioner, and inform him that he must get an agent appointed. He (the Deputy Registrar) would no doubt take due care to see that a person was appointed agent who would look after the pensioner, and see that he did not spend it. It is difficult for us to go much beyond that. If it was a notorious case the pension would be stopped.

3. It was so notorious that they had to send the old man to Wanganui Gaol to save him?—I dare say there are a few such cases, but I do not think they are of any extent. I very seldom leave Wellington, as it is not possible with my work here in Wellington that I can go about much, and I am dependent upon other people to report. But we have requested the police to report every case where possible; and, as I have said, we do not wait for a conviction.

4. I only wanted to point out the fact that this thing might be done quicker. When the police spoke to the Magistrate the old man said, "I am going to Palmerston to live," and the thing was continued. He got his pension all the same, and he never went to Palmerston; it was only an excuse. When the thing is brought under the Magistrate's notice the matter should be attended to more expeditiously?—Of course, I cannot remember all the cases, but I should like to look up this particular case you refer to, and see when it reached me. No delay has ever occurred in the office; a letter comes in one day and goes out the next. The Post Office have instructions to go on paying the pension until it is stopped—that is to say, for the currency of the year. If the pension is stopped, then the instruction goes out to pay to an agent only, and the man is told he must have an agent.

5. Has it come under your notice, Mr. Mason, that in making the first claim old-age pensioners have erred and made misstatements in regard to their claims?—I do not think there is any very great amount of misstatement in that respect. The Magistrate, of course, is responsible for this inquiry. The return comes in to me, and where there is no income I pay up to the amount allowed by the Act. I only look at the Magistrate's certificate. If the pensioner's income is £34 a year there is no deduction; but if it exceeds £34 a year, and there is property, it is deducted. The responsibility rests with the Magistrate, and I know nothing beyond the Magistrate's certificate.

6. *Mr. Field.*] You do not think, Mr. Mason, that it would be possible to pass any stringent provision to keep the old-age pensioners out of the hotels?—I think if a man is in the habit of frequenting hotels we should certainly make him appoint an agent, and if that agent could not control him, and there was a scandal of his being seen going in and out of hotels, we might make a provision for the pension being absolutely stopped.

7. There is a strong feeling abroad that it would be a good thing to prevent old-age pensioners going into the hotels?—That is a matter to be considered; but, in my opinion, the hotel story is not worth any more than what is stated by "the man in the street." But I do not think that my opinion is worth more than that of others in regard to this.

8. Except that you have the experience as to whether these men are abusing their old-age pensions?—The only time that I have been away from Wellington was the occasion I mentioned, but here I have watched the people to some extent, and on the occasion I speak of when I was away from Wellington for a short trip eighteen months or more ago. I made inquiries of every policeman, Magistrate, and Deputy Registrar I saw on my way between here and Auckland, and in the neighbourhood of Auckland, and the opinion I formed in regard to this was that there was not any extreme amount of drinking on the part of the old-age pensioners. However, when there is a scandal with regard to drinking in some districts it might be well to stop them going to a public-house at all. It is a question I do not like to offer an opinion on, however.

9. Your experience goes to show that the pensioners who spend their money in drink are very few indeed?—I have very little opportunity of observing them. We have asked the police to report, and I think some of them do report cases which are not sufficient to justify a charge of drunkenness. I assume that there is not very much of it.

10. As to the making of claims before the Magistrate, Mr. Mason, the Magistrate finds in very many cases it is difficult to discover the question of age and property: do you think it would assist if counsel were employed in cases in which the Magistrate thought there was sufficient difficulty to justify the employment of counsel? Do you think it would help?—The Magistrate can always ask the police to make special inquiries. I do not think that cross-examination in Court would be needed. A Magistrate can ask these questions. He may be misled, but if not satisfied he can always adjourn the case for further consideration.

11 You think, then, it is unnecessary to allow the employment of counsel?—I should think so.

12. With regard to the question of a pensioners' roll, is there a new roll made up and framed every year?—We have a register which contains the application of every pensioner who has had a grant of a pension, the amount of it, and full particulars. That list is sent to the Post Office once a year, and every month—and, in fact, day by day—all the alterations that take place are noted. Notice of death, notice of change of money-order office where the payment is made, notice of transfer to another district, notice of change in the amount of the pension, and if the pension is renewed—the pension-year ends for each pension according to the day on which it was first granted, and so it is renewed; pensions are renewed day by day, wherever there is a sitting of the Magistrate's Court. Mr. Haselden generally holds a Court in Wellington on a Saturday morning if there are any claims. Every Saturday morning he will pass a few claims, and that goes on all over the colony. We get in this notice of renewal from the Deputy Registrars, and the alterations are made. The notice is sent to the Post Office, and they alter it in the schedule.

13. Do you think it would be an improvement to have a pension-year?—We thought that out, and I think it would involve an immense amount of work at a particular time of the year for the Magistrates. We felt it would be very difficult indeed for us to take twelve or thirteen thousand pensioners all at one time in our office. I thought, if the Wellington Magistrate was to investigate the renewal claims—there are upwards of a thousand in Auckland and upwards of a thousand in Christchurch—he would not be able to do anything else for a month of his time; probably for weeks, at any rate, but it might be got over. There is another consideration to be taken into account. As far as I know, the Magistrate who travels about perhaps has just time to hold a Court and take a few old-age-pension claims at a place, and he would not have time to stop for thirty; it would throw out all his arrangements if he had thirty or forty to take at once.

14. *Mr. Hogg.*] In the case where a Magistrate stops a pension there is no appeal?—No.

15. And is it optional, then, with the Magistrate whether he stops a pension or recommends that an agent should be appointed?—Of course, if he stops the pension there is no appeal against that. I have no doubt he only follows the law. Perhaps the Magistrate would move in the direction of saying that you must find an agent.

16. *Mr. Field.*] We were talking about the question of a pension-year?—Yes. I thought myself that it would present difficulties. I may say we thought it all carefully out. At first I was rather in favour of that. It would be possible if it could be shown that the Magistrates could do the work; and I dare say we could do the work in the office, but it would push us very hard for a month or two to have all these pensions together, and they will go on increasing. We have not got anywhere near to the limit of the number of pensions yet. They increase faster than the population.

17. Why is that?—It is a very simple matter. You understand that in a new country like this the number of persons over sixty-five years of age who were eligible—they must be that—many years ago was only something like 1 per cent. when the first census was taken; it is now 3 or 4 per cent., and day by day it will rise, and I would not say it would not rise to 8 per cent. The death-rate of New Zealand is very low, and we hardly know what it is going to result in, and so people live to a great age. We know and can calculate as to the number for a great number of years according to the present death-rate. The difficulty we have in determining the number of pensioners who are likely to be on the roll, say, five, ten, fifteen, or twenty years ahead is that we do not now know the present age of those who are applying—of those who are entitled in respect to age. Last year when I calculated it was a little over 40 per cent., and I do not think it has risen very much in proportion to the number of persons over sixty-five years of age. In respect of the recent census, I told the Registrar-General that I thought he would find the number of people over sixty-five years of age would have gone up considerably. There is a motive now for people stating their age at its full extent, assuming they did not state it to its full amount before. I think, taking the new figures, it will be found it has gone up very much. I should not be surprised in a few years—five or ten years hence—there will be, say, 50 per cent of the people who are over sixty-five years of age applying for the pension. So it goes on increasing beyond the population.

18. From past experience you are certain that people over sixty-five years of age will continue to increase?—Oh, yes, we know that.

19. And you think the chances are it will increase up to something like 8 per cent.?—I think ultimately it may come to that.

20. You also think, of the old people over sixty-five years of age, a proportion of them will apply for a pension?—I think that is likely. I could not place any limit to them; I could not expect it to go up to 50 per cent. during the next five years. But nobody can tell; there are no figures; so many things might interfere. You know how much more difficult it is for old men to find work under the present state of things. There are so many factors that come in that one might not think of at all, and it would be impossible for any one to guess. We know roughly how many there will be over the age of sixty-five for the next sixty years.

21. It depends, of course, on the prosperity of the country?—Yes; and a great many other considerations.

22. Referring to this question of the pension-year, the Magistrate is of opinion that it will be a good thing to have a pension-year?—It might work in some districts, but might be found to be very difficult to work in others. I think it should be most carefully considered from everybody's point of view. I should like the opinion of the Magistrates upon the point.

23. Well, you see, Mr. Haselden qualified it in some way. What he suggested was that a lot of work might be taken off his hands?—That is another matter. You are coming to a side-issue; if certain other things were done, then, of course, that alters the position.

24. With regard to this question of renewals of pensions, he thinks that a lot of work might be taken off his duties in this way: The Deputy Registrars might have their lists of the old-age pensioners in their districts, and they (the Deputy Registrars) might divide them up amongst the police districts, and the police be asked to make a report?—I am getting out an arrangement for that purpose. Probably something will be done in that direction immediately. We are very busy just now, and I have got instructions to do something in that direction.

25. Instead of having to deal with the whole 100 per cent. renewals, perhaps he would only have to deal with 7 or 10 per cent. of them?—He would only have to sign his name to a certain number of them.

26. You think if that could be done a pension-year would be a good thing?—I am not quite sure about that yet. I should not like to hastily try the experiment. I should like to consider it very carefully, and I should take the opinion of Magistrates whose districts are totally different to that of a town like Wellington.

27. As to the persons best qualified to make inquiries, the opinion was expressed that the police are not the best persons to do this?—Well, who is to do it? Failing the police, unless you go and spend an enormous sum of money, who else than the police can do it?

28. Do you think the police are well qualified to make these inquiries?—There is nobody else to do it, except at a huge expense.

29. In my opinion, the police ought to do it, but there is no real reason why they should do it in police uniform?—The police were kept away from it at first, but the assistance of the police has almost been forced upon us.

30. Do you see any reason to their going round the country and making up returns for various things?—I have sometimes been in Court and heard an old-age-pension case, and the Magistrate has said in a very nice way, "I have to ask you whether you have ever been in gaol?" and the poor old

woman has said, "No, sir." But the Magistrate did it very nicely, and did not hurt her feelings. He did it in a very nice way, and these questions must be asked in order to prevent a scandal in people getting the pension who should not have it. I do not think many are kept away from applying for the pension by this. Mr. Haselden takes the cases here in his private room, and nobody pushes his way into his private room who has not a right to do so. So that old people are not put to any inconvenience in any way. Most of the Magistrates, however, hear the claims in open Court elsewhere, I believe, but I do not think that many are deterred from asking for a pension because they have to apply to a Magistrate. Some few very sensitive persons who have come down in the world might feel rather disinclined to come forward and ask for the pension.

31. On that question, taking all the circumstances into consideration, do you think it is best or that it is not prudent the names should be published?—I think it is better that publicity should be given. Everything should be published in the world; in my opinion, it is far better; generally it is advisable that everything should be known. If there was an attempt to suppress anything you might be told there was something serious behind what you were attempting to suppress.

32. I have known of cases of persons who want old-age pensions and who do not apply because of the publicity: do you think that there are very few cases of this description?—At first they did not like to come, but when they saw their neighbours coming they felt they were in the same position.

33. I understand that in some cases names are published, and in others the names are not published?—I understand from the Clerk of the Court here that they arranged with the newspaper reporters to give them a list of the claims once a month, and then the reporters did not come about. I do not know what is done elsewhere. Where they are taken in open Court I have no doubt the reporter just takes down what he thinks necessary, just as in other cases in Court, and I think you may trust to the discretion of the newspapers not to say more than such-and-such pensions were granted. I do not think they do more than this. I think this sort of publicity is desirable, taking it generally.

34. Do you find yourself at all hampered in making inquiries by Post-Office Savings-banks and other banks declining to give information with regard to deposits?—It is a recognised thing that they will not do it, but I think that will very likely be insisted upon.

35. You think it should be insisted upon?—I think it will be.

36. It does create an amount of difficulty, and hamper the authorities, does it not?—I think that the State has a right, in inquiring into anything of this kind, to know everything, and perhaps I might be at liberty to say that in the new Bill that will probably be insisted upon.

37. *Mr. Arnold.*] You say, Mr. Mason, that the notices of the pensions granted are sent to the various post-offices throughout the colony practically daily?—I send them to the Head Office, and they send them out to the local offices—from the Accountant's Office here in Wellington. If any notice comes in to me that a pension has been renewed or increased in amount, or that the place of payment has been changed, or any circumstances affecting a pension in respect to its payment, I send out a notice as soon as I receive it. There is not a day but I am sending notices of that kind to the Head Office in Wellington, and they communicate immediately with the local offices and instruct them.

38. Supposing the pension is in a country district, or in Auckland or Christchurch, that is then sent to Wellington before it goes to the Post Office?—That comes to me from the Deputy Registrar. If it is a renewal I get only a list of the renewals; if it is altered I get a telegraphic message.

39. Practically, in the first place this work is done by the Deputy Registrar?—He reports everything to me.

40. Speaking with regard to the police doing the work, you said if they did not do it the expense would almost prohibit the work being done at all?—I think if you were to have a private-inquiry office the expense would be enormous.

41. Supposing the police did it, would not the Justice Department charge that expense to the Old-age Pensions Department?—They are quite right in that. If a policeman is detailed off for this work they do not charge for his services, but if he has to ride his horse a distance, or get some meals, or reside away from home, we pay for any charge like that; but that is a trifle, sir—that is a small expense.

42. It is a small expense in comparison to the number of pensions?—You will recognise that the whole expense of the administration is very small compared with the amount dealt with. Of course, we get a great deal of work for nothing; I admit that. The expense would be something enormous if we had to appoint an agent in every small place for the convenience of everybody. At present it is done through the Post Office. That saves us a great amount; it is done in the Post Office people's time. In a place like Wellington a man is detailed off to pay the old-age pensioners on one day in the month, and this is generally done in the morning, and the few that come along afterwards are simply paid over the counter.

43. With regard to pensioners transferring any property or money that they might possess so as to come under the Act?—I have had a few anonymous letters in respect to this matter. In these I have asked for inquiries to be made through the police, and have found that the Magistrate knew all about it in the first instance, and judged that there was no transfer of that kind. I do not say that there have not been a few cases of that class. I do not want to say that there has not been a single case of that kind; but I really do not think that there is any serious amount of imposition in that way.

44. Have you a form in Wellington that is not in the regulations by which a private individual testifies as to the character and otherwise as to the pensioners?—Many of the Magistrates have had forms specially provided for enabling persons to give their evidence as to a person's character, and their belief in general of the eligibility of the claimant, but the form is not in universal use.

45. I have a form here that was compiled by the Deputy Registrar in Dunedin, viz.:—

"The Old-age Pensions Act, 1898."

STATUTORY DECLARATION.

I, , of , do solemnly and sincerely declare—

1. That I have known , an applicant for a pension under "The Old-age Pensions Act, 1898," for about years, and that he has for the whole of that time, up to the date hereof, resided in the Colony of New Zealand, and from inquiries made by me he has, to the best of my belief, resided continuously in the said colony for not less than twenty-five years, and that during that time he has never been imprisoned.

2. That he has not at any time for a period of six months or upwards deserted his wife [her husband], or, without just cause, failed to provide her with adequate means of maintenance, or neglected to maintain such of his [her] children as were under the age of fourteen years.

3. That he is, to the best of my belief, over the age of sixty-five years.

4. That he is of good moral character, and is and has for five years last past been leading a sober and reputable life.

5. That, to the best of my information and belief, his [her] income for the past twelve months did not exceed pounds, and the value of his [her] property of every kind and description does not exceed pounds, and he has not directly or indirectly deprived self of income or property in order to qualify self for pension.

And I make this solemn declaration conscientiously believing the same to be true, and by virtue of an Act of the General Assembly of New Zealand intituled "The Justices of the Peace Act, 1882."

....

Declared at , this day of , 19 , before me, , Justice of the Peace, [Solicitor, *or* Postmaster].

This form was drawn up originally by a Magistrate in Dunedin, and you will notice in it that both the question of character and property is testified to, and that it is signed by a Justice of the Peace, whose signature has to be known to the Magistrate. Do you think it would be advisable to put such a form as that in the regulations and make it universal?—You mean in supplementing the statement of the pensioner?

46. Exactly; to minimise the work of the police constable, or whoever might be employed in the matter. It is one way out of the difficulty. The case, of course, is only a supposititious one?—Well, of course, the Magistrate, it seems to me, should determine exactly what he wants. One Magistrate may have one way of doing it, and another another way. I think it would be a very good plan to have something of this kind in written evidence.

47. I will put this form in, Mr. Chairman. The question with regard to property is answered, and, as far as we are concerned, the question as to whether a person has ever been in gaol is never asked by the Magistrate. He accepts this as being an answer. Have you seen this form also, Mr. Mason? It is for the purpose of reinvestigation [reinvestigation form produced]?—No, I do not remember having seen this form. If it came to me I sent it away. It is merely routine work; a Magistrate asks for a form, and he gets it. It is possible we may have got it printed at his special desire, or possibly it was printed in Dunedin. He may have had them printed and sent in the voucher, and it has been allowed. I do not remember it. If he had asked for it we would have had it printed for him.

Mr. Arnold: I want to put this form in, too, Mr. Chairman. [For form see Mr. Taylor's evidence.] It is a form drawn up in Dunedin by the Deputy Registrar at the request of the Magistrate. It is for the purpose of reinvestigation of old-age pensions. I want to bring out, if I possibly can, the great amount of work done by the Deputy Registrars throughout the colony; it is not recognised, and not known. The Deputy Registrar makes investigations through the police and otherwise, and fills up one of these sheets in connection with every renewal, and when this is presented to the Magistrate he simply asks one or two questions—in some cases none at all—and renews the pension.

The Chairman: The Deputy Registrar prepares the work for the Magistrate.

Mr. Mason: The work done by the Deputy Registrar in Dunedin is very good.

48. *Mr. Arnold.*] It is suggested in these cases the Deputy Registrar should have power to appear and ask questions?—Well, that will be provided for in the new Bill.

Mr. Arnold: Well, I have communicated with Dunedin on the subject so that my statement might be verified. Mr. Taylor, the Deputy Registrar, says, "We have all this in Dunedin in connection with these reinvestigation sheets. I prepared all the sheets (22 in. by 17 in.) for the Stipendiary Magistrate's Court, and attend personally, and am recognised as a part of the Court. I speak on any case when necessary without going into the witness-box. If absent, I am sent for by the Stipendiary Magistrate. The enclosed sheet is my invention. The Registrar may adopt it if he pleases for the colony." I will put this information in, Mr. Chairman.

The Chairman: Do you wish to ask Mr. Mansfield, the Deputy Registrar, any questions, Mr. Field? He is present, and will answer any questions put to him.

49. *Mr. Field.*] Is it you, Mr. Mansfield, or Mr. Mason that appears in Court when these pension cases come on?

Mr. Mason: Neither of us appears. This is the position: The Deputy Registrar is in many instances the Clerk of the Court. In Wellington the work of the Clerk of the Court was of such an arduous character, and his time was so fully employed, that it was necessary for some one else to be employed. Mr. Mansfield is appointed here in Wellington, and is holding another Government position. In the other large centres persons not holding another position are appointed, and are paid. Mr. Mansfield gets no extra pay for his special work. That is the position: neither of us appears in Court.

50. *Mr. Field.*] There is no real necessity for you to appear in Court?—It would be impossible for me to appear in every Court, therefore it is useless for me to appear in Wellington alone. As to the Deputy Registrar appearing in Court, that is a question for consideration.

51. You think it is more satisfactory if the Clerk of the Court is the Deputy Registrar?—It is impossible in Wellington. Mr. Thomson's work precludes him from being Deputy Registrar.

52. Apart from that consideration, would it not be well if there were somebody in Court representing the Registrar or Deputy Registrar?—Yes; and I think that will probably be done.

53. With reference to this question of police, Mr. Mansfield, are you of the same opinion—that the police are the proper persons to make inquiries?—I have had complaints of the people being highly offended by a policeman calling on them. If the police officer could be in plain clothes, and intimate that he was from the Deputy Registrar, it would be different. Anything from the Court is an exceedingly delicate matter, and creates nervousness amongst the old people. I think that the investigation might be controlled from the Deputy Registrar's Office by employing a police officer to be told off for that particular duty.

Mr. Mason: There are no plain-clothes officers in country districts.

Mr. Mansfield: There are not so many pensioners there; they mostly congregate in the towns.

54. *Mr. Field.*] The old people have as much objection to the blue clothes as they have to the blue paper?—Undoubtedly. Old-age pensioners have come down to my office and told me that they could not sleep a wink after the policeman's visit, fearing that they had been guilty of something when giving their evidence. I have had to reassure them that it was only inquiries that were being made by the department.

55. Are there many of those cases?—It is noticeable in a few very old people. In reference to the appointment of agents, I intended to suggest that the Magistrates might be relieved of that work entirely. There are difficulties that present themselves to the Deputy Registrar in cases that never reach the Magistrate.

Mr. Mason: I agree with Mr. Mansfield in that so far, but not to relieve the Magistrates of the power to appoint agents.

Mr. Mansfield: I think the Magistrate should deal with the appointment of agents in those cases where an order has been issued to pay agent only. But in a number of cases a son or a relative of the old-age pensioner comes to me, saying, "Father is laid up." I reply, "You will have to go to the Court and apply to the Magistrate, and support your application by the declaration of your father, before you can draw the pension." The Magistrate will not take the application unless the signatures are attested by a well-known person or a Justice of the Peace, and there is therefore a considerable amount of work thrown upon the agent before he can get appointed. The people have frequently said to me, "Oh, we will wait and see if father is going to get better." I suggest that this duty of appointing agents be thrown upon the Deputy Registrar.

56. *Mr. Field.*] You would empower the Deputy Registrar to deal with these cases?—Yes.

57. But you would not take the power from the Magistrates?—No.

Mr. Mason: In many districts the Magistrate goes about and the Deputy Registrar remains at home. In a place like Invercargill, for instance, the Magistrate will visit all sorts of places.

Mr. Mansfield: That is all the more reason why they should give the power to Deputy Registrars. The Post Office only pays on the presentation of the warrant.

58. *Mr. Field.*] You think, then, that by adopting your plan it would be quite as much a safeguard as under the present system?—I see no risk in the matter.

Mr. Mason: I think the Deputy Registrars can be trusted in reference to this.

Mr. Field: I heard of one case where there was a good deal of difficulty in getting the appointment of an agent.

Mr. Mansfield: The whole spirit of the Act is to help the old people to get what they are entitled to, but present methods absolutely impede them when they fall sick.

59. *Mr. Field* (to Mr. Mansfield).] You have seen no more objection to the police making inquiries necessary under the Act—apart from the fact of the blue clothes—than in their collecting statistics, and so forth?—If they were to put on plain clothes I think they need not represent themselves as policemen at all in this matter.

60. I understand from you, Mr. Mason, that something of the kind will be carried out, and also the question of an old-age-pension roll, and the dividing-up of districts?—Yes. I think it is intended to have a roll which would be compiled and submitted to the Magistrates dealing with all pensions on the list, so that they might have this when they are investigating the renewal claims.

61. Do you think, Mr. Mansfield, it would be putting an unnecessary amount of work on the Deputy Registrars if they were asked to do as the Magistrate has suggested—to relieve him of the large amount of inquiry on renewals?—Yes, it would, certainly, if the Deputy Registrar has to appear in Court on the renewals—which is evidently contemplated. But with original claims I should say that the Magistrates should deal with them.

62. All new claims, of course, the Magistrate would take; but he wants to be relieved of making inquiries into the renewals?—Yes. And, with regard to this question of the pension-year, my experience is that it would be a mistake to have all the investigations made at the beginning of the year. We have a great deal of work at the beginning of the year. Every pension is based upon its own year, consequently when those pensioners have died off which came in with the flood we would have the work spread over the whole year. I think it would be a great mistake to have them all terminating at one time in the year. It would create much confusion and work at one particular time.

63. You think it would be better to spread it out over the year?—Yes, far better. With regard to the question of fraud, I have not had many cases. The ones I have investigated in response to anonymous letters have all been disproved, every one of them. People talk and hear stories from "the man in the street," but do not know the private circumstances of the case. Under section 11, "The rate of each year's pension shall not vary during the year," and section 12, "For the purpose of ascertaining whether the claimant for a pension is entitled thereto, and also of fixing the rate of the first year's pension, his income for the next preceding income-year shall be deemed to be his yearly income. For the purpose of fixing the rate of the pension for the second and each subsequent year the pensioner's income for the income-year next preceding each such year shall be deemed to be his income for such year." This involves the question of the

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.

Mr. Mansfield : There is a very great deal of work attached to the old-age-pension scheme that is not appreciated. If there is a chance of lessening the Deputy's work I should like to see it done. If I were going into the Court I should take the Register with me, instead of filling up schedules, as the Deputy at Dunedin does. As far as the regulation between the Deputy and the Registrar, there is nothing further to suggest but the question of reducing the work. The regulations otherwise are mostly between the pensioners and the Magistrate.

The Chairman : Even that point Mr. Mason says he would be prepared to waive.

Mr. Mason : We do not get them from the authorities, and we do not ask for them.

66. *Mr. Arnold.*] That question with regard to the income for the past twelvs months, Mr. Mansfield : can you help us in regard to this matter?

Mr. Mason : It is a most difficult question.

The Chairman : Supposing a pensioner put as his present income what he had earned for the past twelve months. Supposing he earned £50 or £60, and was suddenly, by a stroke of illness, rendered helpless, and was unable to claim the pension for a period?

Mr. Mason : In a case of £60 he would have to deduct four months, and then come and say, "During the last twelve months I have earned £40," and he would get a portion of the pension.

Mr. Mansfield : The regulations say the pension shall not vary during the year. There should be some variation here, sir.

Mr. Mason : If you come to vary it, what will the Magistrate do, poor man?

The Chairman : Mr. Mason, there is a suggestion here that Mr. Bishop has sent to me in the direction of preventing fraud. I understand you have something in view in reference to this, and that probably an amendment in the Act will contain a clause that will enable you to get information from the Post Office as to whether the applicants for pensions have accounts. Mr. Bishop also makes a suggestion in the way of preventing people transferring property, as is said to have been done. He says, "The best safeguard against fraud is for the Magisterial inquiry to be close, searching, and careful. But I do most certainly think that in every case the application for an old-age pension should be referred to the Postal Department to ascertain whether the applicant has or has had an account in the Post-Office Savings-Bank, with particulars, &c., and similarly the wife or husband of the applicant. Considerable objection will be raised against this by the postal authorities on various grounds, but I can see no valid objection whatever to it. The first consideration ought to be the prevention of fraud and the protection of the Treasury. In the same way I think that every application ought to be accompanied by a certificate by the District Land Registrar stating whether the applicant has, say, within twelve months conveyed or dealt with any property."

Mr. Mason : A Magistrate can always have that inquiry made if he wishes; and I think another idea is that if there is any conveyance to near relatives, that the near relatives might be made responsible.

Mr. Mansfield : When there has been a Magistrate to do that work; but if it is thrown upon a departmental officer to make the inquiry there is less likelihood of the Act being defeated.

Mr. Mason : It is required that every Government officer shall give this information. The regulations say, "If, in the course of the investigation, the Magistrate considers that further evidence on any specific matter is necessary, he may authorise an officer of his Court, or any other fit person, to inquire into the same, and may accept the result of such inquiry as evidence. For the purposes of such inquiry the person so appointed shall have free access to the registers of the Land Transfer and Deeds Registration Offices for the purpose of searching title to land; and also to the records of the Supreme Court for the purpose of searching instruments registered under 'The Chattels Transfer Act, 1889'; and also to the District Valuation-roll under 'The Government Valuation of Land Act, 1896,' for the purpose of ascertaining the particulars and valuation of land and property; and also to the registers and records of the Registrar-General's Department for the purpose of information relating to births, deaths, marriages, or ages; and also to all real and personal property of the claimant or pensioner, and all books, vouchers, and documents relating to such property or to his income, for the purpose of assessing the same. It shall be the duty of all officers of the aforesaid offices and departments to afford without fee all reasonable information to the person so appointed, in order to enable him to prosecute such inquiry. The Magistrate may also, in his discretion, accept as testimony for or against the claim a statutory declaration made by any clergyman, Justice, Postmaster, or other reputable person, who therein declared to what he either knows of his own knowledge to be true or, from inquiries made by him, believes to be true; or any other documentary evidence, whether strictly legal evidence or not; or the sworn spoken evidence of any reputable person who deposes to what, from inquiries made by him, he believes to be true; or the knowledge or observation of the Magistrate himself."

The Chairman : There has been a suggestion made here that some officer in the Deputy Registrar's office should see that an applicant has his or her right to a pension.

Mr. Mansfield : That is always done as far as I am concerned. They come to the office for the document for making a claim. In many cases it is made out in the office; then when they come to the next procedure, which is before the Magistrate, they are presented with a form which sets out in very legible writing all the information that they have to prove—the most essential parts—and I give them the opportunity of coming back with their evidence to me to see that it is all in proper form.

Mr. Mason : May I say, in connection with that, that it gives a sort of dual position to the Deputy Registrar, if the proposal is carried out—that he shall be the critic as well as the man assisting the pensioner in getting a claim ready. He will get a dual position.

The Chairman : The Magistrate takes up the position that at present he has to do a great part of the inquiry and then to give the decision as to whether the pensioner has made a *bonâ fide* statement, and has a right to the pension. Some of the Magistrates have indicated to us that they should not be the investigators on behalf of the Crown, as they have to decide.

Mr. Mansfield: A great deal of investigation already goes on in the Deputy Registrar's office. I could tell you of numbers of people who have not presented themselves to the Magistrate because of the evidence against them, which they got through the Deputy Registrar.

The Chairman: That is what some of the Magistrates would like us to get, a regulation to that effect—that as far as possible the Deputy Registrars should prepare the papers. In Dunedin the Deputy Registrar there does so.

Mr. Mansfield: It is done in Wellington too, although not brought into Court.

The Chairman: If a Deputy Registrar had to do that he would have to be relieved of some other burden with a view to devoting himself to that.

Mr. Arno d: The difficulty is, the Deputy Registrar has his time fully taken up doing that and anything else, and is receiving no extra pay for it.

67. *The Chairman.*] In Dunedin does he occupy other positions, Mr. Mason?—No, he has not another Government position.

68. You say that there are about twelve or thirteen thousand pensioners in the colony—in round figures?—I think there are about thirteen thousand.

69. Could you furnish us with the right figures?—Yes, up to the end of August.

70. You say that the old-age pensioners at present in New Zealand represent, in round figures, 40 per cent. of the total number of people who are over the age of sixty in the colony?—I made this calculation last year on the basis of the census that was taken nearly six years ago—that is, in 1895—and there was then a little over 40 per cent.—between 41 and 42 per cent. That was excluding Maoris. I was only calculating the number of persons, not including Maoris and Chinese. I did not make a calculation for this last report, because I was waiting for the figures from the Registrar-General for the census that was taken at the end of March last.

71. Could you furnish this Committee with three approximate sets of figures—first, the number of pensioners up to a certain age who have drawn the pension in New Zealand; and, second, the number of people who in New Zealand are over sixty-five years of age?—That is the reason why I did not give it in this year's report, because I should like to have the actual figures from the Registrar-General's figures as soon as they are out. They will be ready in a month or two.

72. You could not give us an approximate number?—You see, it would be a calculation only by guessing, and I could not get it any nearer than, say, 40 per cent.

73. Supposing, roughly speaking, we find that there are twenty thousand people in New Zealand over sixty-five years of age?—Say, twenty-six to twenty-seven thousand.

74. Say twenty-six thousand; I do not suppose you can give the Committee this information: how many of that twenty-six thousand would it be fair to deduct as the number of people who had lived in New Zealand less than twenty-five years—would it be 10 per cent.?—A very small number of them; less than 10 per cent.—say 5 per cent.

75. You say, as far as you are aware, the number of cases of fraud are infinitesimal?—I can only go on this fact: that I have received twenty or thirty letters—some of them signed and some of them anonymous—and I have investigated these cases, and very few of them have turned out right. When we came to inquire we found the Magistrate knew the circumstances that were reported again by the police.

76. *Mr. Field.*] Do you think that they will learn better as time goes on—there are loopholes, and all that sort of thing?—There is always that tendency; they must be carefully watched.

77. Is there in existence the pension agent—the gentleman you want to put down?—No.

Mr. Mansfield: With reference to that question you raised about the loopholes, Mr. Field, I know of one case where a lady had her pension renewed, and the daughter—who was the agent—had to apply for renewal, the mother being unable to attend the Court. The Magistrate determined the pension was so-much, but when he looked up the previous year's pension records he found that he was giving £2 more than last year, and on looking further found the pensioner had omitted stating she had twenty pounds' worth of furniture. I think I heard it pretty well indicated that that furniture will be sent to the auction-room before next year, although it is against the statute to get rid of property for the sake of obtaining a pension.

TUESDAY, 15TH OCTOBER, 1901.

JAMES TAYLOR, of Dunedin, Accountant, examined. (No. 3.)

The Chairman: Your name is James Taylor, and I believe you are Deputy Commissioner of Old-age Pensions in Dunedin. The reason for the setting-up of this Committee is to inquire into the working of the Old-age Pensions Act, and the regulations connected therewith; and, as we have been given to understand that you have a large experience in connection with the working of these matters in your district, it has been suggested that you should make a statement before the Committee, giving us any recommendations which you may have to make in the matter of improvement of the regulations. After you have made your statement the members of the Committee will ask you any questions they may wish to put, and we shall be glad to hear your views on the subject.

Mr. Taylor: Well, gentlemen, Dunedin is a very exceptional place. Generally speaking, the Deputy Commissioner can bring all his cases before the one Magistrate, but in Dunedin we have four different districts—Dunedin, Mosgiel, Outram, and Middlemarch. I have prepared this form to meet the case. [See Appendix C.] The object of it is that we have three different Magistrates. [The witness then went on to describe the local working of the Act, which, by the desire of the Chairman, was not recorded.] We generally ask applicants to produce their Savings-Bank books in

Court if they have any, and when they bring these it is all right. We know then exactly how the matter stands. In some instances we may have reason to suspect that there is a deposit in the Savings-Bank, but I have no power to compel the Post Office authorities to let me look into it.

1. *The Chairman.*] Do you suggest that the Magistrate should have the power to get this information from the Post Office, and the Postmaster be compelled to give evidence, if necessary, before granting such a claim?—That is with the view of preventing fraud. There is also another point, and that is in connection with the earnings. For instance, stonemasons, carpenters, shoemakers, &c., sometimes make from £10 to £20 and from £20 to £30 a year, and still draw their full pensions. We should be in a position to compel them to make a statement as to the full amount they have earned during the past year.

2. But they have to state that now?—No; they have only to state their freehold and personal property. I will give you a case in point. A man came in for a pension, and I received notice that he was working as a mason at the new Government Buildings. We got all particulars of his time, and so on, and we found that he had earned about £49. The consequence was he did not get his full pension. He only got £3. I think we should have a form to be filled in by each applicant, to be attested before me or a Justice of the Peace, setting out his earnings, &c., as a true and faithful statement, or some other way of obtaining this information. Of course, it is an easy thing for either the Magistrate or myself to ask this question, but I think we should have a written sworn statement of the whole earnings as well as the personal and freehold property; and also, along with this, I would suggest that he should make a statement of the mortgages, if any, on his property. Sometimes people say they have three or four hundred pounds' worth of property, and we find afterwards that it is "over head and ears" in debt with mortgages. Of course, I could go into the Deeds Office and search the mortgages or title deeds, but this would entail endless labour upon me.

3. Are you present in Court when these claims are made?—Oh, yes, I am always in the Court when the cases are heard. I know the name and number, and when the return is given in how much he has received last year, and where his case was heard.

4. *Mr. Herries.*] Do you speak in Court?—Yes; I am recognised as part of the Court.

5. *The Chairman.*] Do you think it is wise what the Deputy Registrar should attend the Court?—Most decidedly, for the purpose of watching the interests of the Government.

6. *Mr. Herries.*] Do you cross-examine the witnesses?—Anything I like to say the Court recognises. I am considered to be part of the Court.

7. *The Chairman.*] Now, Mr. Taylor, is there any other suggestions you can make? You have suggested that claimants should be subjected to searching examination as to their wages, properties, and mortgages, and you have also suggested that Magistrates should get evidence from the Post Office authorities: have you any other suggestions?—Now in regard to the payment of pensioners: At the start in March, 1899, we first tried it in the ordinary way at the post-office, but the bustle and confusion was wretched, and they sent for me to see what was to be done. I had a consultation with the Postmaster, and we arranged to get the Supreme Court or some other building which would not block the public business. Eventually we got the Colonial Bank buildings, and we paid them there on the 1st of every month for some considerable time. Then we lost it, and after consultation with Mr. Pryde, the secretary of the Education Board, I arranged to get the Board room, and we paid them there for some time.

8. You suggest that the post-office is not a suitable place?—No; it could be improved upon. Of course, we have about ten money-order offices near Dunedin. When we began it first there was such a rush that the place was regularly blocked up, and I have always to go to Mr. Inspector Pardy for police assistance.

9. Are you always present when they are paid?—I have been at every pay. I have to arrange about cleaning the office, and send up an account to the head of the department, and he pays out on it.

10. Is there any other suggestion you can make? You suggest that the post-office is not the best place?—That is in towns. We will have to make some arrangements to be permanent.

11. Is there anything else in the regulations?—Otherwise, I think, they are pretty well workable. There is a good deal of trouble, but we manage to get through. For instance, we have a tremendous lot of work with deaths. Every death has to be investigated and reported upon, and minuted in the minute-book, and a wire sent up to the Registrar at headquarters.

12. Whose duty is it to report to you when a death takes place?—It is provided in the regulations that the Registrar of Births, Deaths, and Marriages has to report to Mr. Mason; but, generally speaking, I know all about it, because I am Deputy Registrar of Births, Deaths, and Marriages.

13. *Mr. Arnold.*] There is one point not been touched upon, and upon which I would like some information. Supposing a man has a certain amount of freehold property: he makes a statement, but do you not compel him to give a valuation of that property?—Well, no; he comes generally without it; and if he would give me the section and block it would be a great convenience to me.

14. Does not the Magistrate expect him to have it ready? Where does he get it from?—He can get it from his deeds, and I make inquiries from the Land Valuation Office. They must have my authority in writing, or that of the Clerk of the Court. I have in my mind one case in which the claim was held over for some period of time until the pensioner got the information from the office. He had to get authority from the Court first.

15. The department is not compelled to give this information?—They are bound to give it to us.

16. Is that in the regulations?—They never object. Provided I see the proper officers, they give it at once; and the same with mortgages, they never charge me anything.

17. *Mr. Lethbridge.*] Do the pensioners come to you first?—They come to me first. They do not go to the Magistrate. Then I give them a paper to get signed by a clergyman or some well-known person certifying as to their life in New Zealand.

18. *Mr. Herries.*] Is there any large percentage of fraud that you are aware of?—We have had several instances, but they generally all ended in smoke when they were gone into.

19. *The Chairman.*] Do you think that there are many cases of fraud?—None we have ever found out.

20. Are there any attempts at fraud?—The cases are always very carefully investigated, and we take all due precautions to prevent fraud.

21. Do you think these cases of attempted fraud are increasing?—No; we have snubbed them very hard. I have a very thorough knowledge of Dunedin, and I may say I compiled the jury roll ever since 1870, so that I can very soon pick any shady cases.

22. There has been a proposal to have all the pensions investigated at the beginning of the year: would that be a good thing?—No; it is better to let them be spread over the year.

23. *Mr. Arnold.*] How many have you in your district?—About a thousand.

24. *Mr. Herries.*] There is one thing I would like to ask. There is a provision in the case of people who are drunken having their pensions paid over to some clergyman or reputable person: is that not so?—We have about a dozen such cases.

25. And do you find it work all right?—Oh, yes; they simply get a warrant signed by the Stipendiary Magistrate authorising them to collect it.

26. And what do you do in the case of such people: do you get reports from the police?—Yes; the police telegraph to Mr. Mason, and, of course, we see the Court proceedings in the papers.

27. You have nothing to do with Maoris?—We have very few. I have to get a certificate signed by some Government officer. I generally have to do it myself. Mr. Mason sends this out to the Native Land Court, and then back to me, and then I proceed in the Court to get the pension. It is a very roundabout way, but we manage all right.

28. *The Chairman.*] Mr. Herries has dealt with two very important points: whether all pensions granted are *boná fide*, and also as to the advisability of paying over the pension of a drunken person to some reputable person—a known man. There is one point I would like to ask you to point out. Do you think it would be wise to give more power to the Magistrate to ascertain from the Registrar as to whether any property had been made over by the applicant within a certain time?—Yes; go back about six years.

The Chairman: Well, within a certain time; perhaps six years would be too long. Certainly that should be done.

29. *Mr. Herries.*] And do you think it happens?—I have no instances in my district. I would deal with it as we do with husband and wife, and I do not see that there would be any injustice where we could prove that parents have handed over property to their children.

30. *The Chairman.*] There is another point. The question has arisen as to whether it is advisable to publish the names of pensioners: what practice do you follow in Dunedin?—We do not publish the names.

31. *Mr. Herries.*] But would it prevent fraud?—We have never done it. They must register their names and come into Court; but, of course, as I said before, Dunedin is a very particular place. There are three Magistrates dealing with four Courts, and they may be perfectly ignorant of the other cases, but where a Registrar can take all his cases before one Magistrate the matter is simplified.

32. Then, you think the Deputy Registrar should appear before the Court?—Yes; to watch the interests of the Government.

33. *The Chairman.*] About examining candidates: is it done in private? In Christchurch it is done in open Court, and there are some instances where very susceptible people have a great deal of difficulty: does the Magistrate cross-examine in the open Court?—Yes, in the open Court. I think it is a good thing in one sense, because he has all the people about, and they will give evidence at once if there is any fraud. If done privately we could not have any check upon them.

34. *Mr. Lethbridge.*] I believe fraud is being stopped a good deal?—Of course, they have to get a certificate from the Magistrate. I do not know what powers he has, but I send it right back if there is any fraud in it.

35. *The Chairman.*] Now, Mr. Taylor, is there any other suggestion?—Nothing else.

36. We are to understand that there is a necessity to give the Magistrate power to ascertain how the applicants stand in the Savings-Bank, and you also urge the necessity of the Registrar appearing on behalf of the Government?—Whenever he can do so.

The Chairman: We are much obliged to you, Mr. Taylor, for this evidence, and it will help the Committee in its deliberations on this matter.

SIR,— Wellington, 16th October, 1901.

Before leaving Dunedin on Friday, the 11th instant, I was specially requested by Edgar Hall Carew, Esq., Stipendiary Magistrate, Dunedin, to report to you the difficulty we have of finding out in the Lands Valuation Office the several properties belonging to any one man.

The difficulty arises through the Land Valuation having no index to show where a person who has one property has another somewhere else. The Land Valuation Office can tell us all about a person's property, if we give them section, and block, and locality; but they cannot identify the person with a second or third property. If you could do anything towards getting the Land Office to make up an index, we could go to the *bottom* of any case in a few minutes.

I am, &c.

JAMES TAYLOR,

Deputy-Registrar, Old-age Pensions, Dunedin.

The Chairman, Old-age Pensions Regulation Committee, Wellington.

APPENDICES.

APPENDIX A.

Old-age Pensions Act.

Pension-claim No. , District.

MINUTE OF MAGISTRATE'S DECISION.

I FIND the applicant, , has proved the matters set out hereunder:—

(*a*.) Has fulfilled the conditions as to residence and age.
(*b*.) Is not disqualified by reason of any of the matters mentioned in subsections (3), (4), (5), and (9) of section 8.
(*c*.) Fulfils the condition of subsection (6) of section 8.
(*d*.) The applicant's yearly income did not amount during the past income-year to more than £ .
(*e*.) The net capital value of the applicant's accumulated property does not amount to more than £ .
(*f*.) The applicant is entitled to a pension of . .

Dated this day of , 19 .

, Stipendiary Magistrate.

APPENDIX B.

PENSION-CLAIM NO. .

[This form is issued for use of Magistrates when investigating claims.]

What is your name?
What is your occupation?
Where were you born?
If foreigner, have you a naturalisation certificate?
How old are you?
What proof have you of your age?
When did you arrive in New Zealand?
What proof have you of this?
Have you been absent from New Zealand since your first arrival?
If so, on what occasions?
Are you married?
If so, is your wife [husband] alive?
Are you living together?
If not, what are the circumstances?
What certificates have you of character?
Have you ever been charged with any offence; if so, state the facts?
What are your means of living?
Have you or wife [husband] any—
(*a*.) Property?
(*b*.) Money?
(*c*.) Income?
If you have, what is the value? (Produce particulars and valuation.)
Have you transferred any property within the last years?

Other Evidence.

APPENDIX C.

REINVESTIGATION OLD-AGE PENSIONS GRANTED IN 1899.—DISTRICT OF .

No.	Name.	Address.	Date of Pension.	1898.		1899.		Amount of Pension.	Monthly Instalment.	1899: Where Payable.	1900: Where Payable.	Date of Hearing and Decision of the Magistrate, and Remarks.
				Income.	Property.	Income.	Property.					

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