

1908, the Industrial Schools Act, 1908, the Married Women's Property Act, 1908, and other enactments relating to the maintenance of certain classes of destitute persons. In place of the various repealed enactments, one complete and uniform scheme for the maintenance of destitute persons by their near relatives is provided. The Act deals not only with the maintenance of destitute persons generally, but also with particular classes of destitute persons—namely, illegitimate children and deserted wives and children.

No liability to maintain a destitute person is imposed upon any near relative of that person if that relative is able to satisfy the Magistrate hearing the case that he is not of sufficient ability to contribute towards the maintenance of such destitute person. The fact that the near relative or the destitute person in whose favour an order is sought is resident out of New Zealand is no bar to the making of a complaint or order.

Elaborate provisions relating to procedure are made for the purpose of giving full effect to the enforcement of orders and generally to the provisions of the Act.

No. 39. The Local Bodies' Loans Amendment Act, 1910: This Act permits certain loans, for which steps had been taken prior to the commencement of the New Zealand State-guaranteed Advances Act, 1909, to be granted as if the last-mentioned Act had not been passed. Certain other amendments of the principal Act are made, the most important of which are with a view to simplifying the procedure necessary for the raising of loans from the Advances Office by local authorities.

No. 40. The Secret Commissions Act, 1910: The chief object of this Act is to render illegal the practice of agents in secretly accepting payments and other valuable considerations from third persons in respect of the business of the principals. The Act (which is similar in terms to the Secret Commissions Acts of the Commonwealth of Australia and of the State of Victoria, and also to the Prevention of Corruption Act, 1908 (Imperial)) creates the following offences:—

- (1.) The giving of secret bribes or other considerations to agents by third persons (section 3).
- (2.) The receiving of secret bribes or other considerations by agents from third persons (section 4).
- (3.) The concealment by an agent of his pecuniary interest in a contract made by him on behalf of his principal (section 5).
- (4.) The giving to an agent by a third person of a false or imperfect receipt, invoice, or other document, with intent to deceive the principal (section 6).
- (5.) The giving by an agent to his principal of any such document as aforesaid (section 7).
- (6.) The receiving of secret commissions for advising third persons to enter into contracts with the person paying such commissions (section 8).

The Act is drawn in most comprehensive terms, and possibly includes certain practices which are not in themselves reprehensible. A sufficient safeguard against injustice is, however, provided by section 12, which provides that no prosecution for an offence against this Act is to be instituted except with the consent of the Attorney-General.

No. 41. The National Provident Fund Act, 1910: This Act embodies a scheme for the establishment of a National Provident Fund, contributors to which are thereby enabled and encouraged to make provision for old age and sickness, and for the maintenance of their widows and orphans. The fund is both subsidized and guaranteed by the Government.

All persons may become contributors who are resident in New Zealand and are between sixteen and forty-five years of age, and whose income does not exceed £200 a year.

The contributions to the fund are weekly payments, the amount of which depends—(1) on the age at which the contributor first joins the fund, and (2) on the amount of the pension for which he elects to contribute. Thus, for a pension of 10s. a week the weekly payment varies from 9d. a week at the age of seventeen to 4s. 11d. a week at the age of forty-five.

Provisions are made for the payment of contributions by lump sums in advance, and for the benefit of contributors who fall into arrears.

A contributor may at any time elect to withdraw from the fund, and is then entitled to a return of all his contributions, less any payments already received. The benefits secured by contributors are the following:—

- (1.) A pension at the age of sixty, varying in amount from 10s. a week to £2 a week, according to the rate of contribution.
- (2.) Widows' and Orphans' Pensions: If any contributor dies after he has been a contributor for not less than five years leaving children under the age of fourteen years, a sum of 7s. 6d. a week is payable to each child until the age of fourteen, and also to the widow so long as she has any child under fourteen dependent upon her.
- (3.) Sickness and Accident Insurance: If any contributor becomes, after five years, incapacitated by sickness or accident for a period of more than three months while he is under the age of sixty years, and has children under fourteen dependent upon him, he receives an allowance of 7s. 6d. a week for each of those children during the subsequent period of his incapacity.
- (4.) Provision is made for the payment of an amount, not exceeding £6, to any contributor earning not more than £200 per annum, in the event of the wife of that contributor giving birth to a child.

No. 42. The Taranaki Scholarships Endowment Act, 1910: This Act vests in the Crown certain lands in the Provincial District of Taranaki, and provides for their administration by the Taranaki Land Board, in trust, for the purpose of providing funds for Taranaki scholarships to be granted under the Education Act, 1908.