THE EVENING TIMES.

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OLD AGE PENSIONS

An interesting contribution to the discussion of old age pensions is an explanation of the Belgian system, by Mr. Charles T. Long, in last Saturday's Toronto Globe. Mr. Long has visited Belgium and talked with working people, and points out that the cost of living in that country is only about one-half the cost in Canada.

"I have visited the homes of workmen with five children whose total monthly income does not exceed one hundred francs ($20), and found them quite equal in comfort to those of Canada in like station; and food, with the exception of meat, quite as abundant and wholesome."

The system of old age pensions obtaining in Belgium, this writer points out, is based upon voluntary insurance, the state undertaking by means of subsidies to assist persons whose circumstances do not admit of their laying by an adequate provision against old age. They must, however, show a desire to help themselves by investing certain minimum sums as insurance.

The system was adopted in 1900, after an enquiry extending over five years by a government commission. As early as 1850 what was called the Caisse de Retraite was founded under government guarantee, to assist the working classes to insure against old age, but little use had been made of it until 1888, at which time and during the succeeding years various measures were introduced to popularize the institution and to bring its advantages within easy reach of the people. The friendly societies gradually became affiliated with this scheme, and the government increased the subsidy given. The result, says Mr. Long, proved most satisfactory. It was found that hitherto improvident and dissipated workmen had begun to save and better their condition. The number of affiliated friendly societies increased from 107 in 1895 to 940 in 1899, and the subscribing number from 5,504 to 68,346. The following portion of Mr. Long's article is worth quoting in full:—

"The success of these experiments strengthened the government in its resolution not to adopt a system of compulsory insurance, but rather to follow a system of free insurance subsidized by state aid. In 1900 instead of an annual rate by parliament a special fund was created under state guarantee, and the amount of subsidy granted to individual subscribers was legally determined 60 centimes per franc subscribed (12 cents for every 20 subscribed), and the limit for which this subsidy could be granted placed at 15 francs. The framers of the new law bore in mind that it was mainly through the efforts of the friendly societies, in teaching economy and the saving habit, that it had become possible to introduce a general system of insurance. The privileges which the societies had hitherto enjoyed were left untouched, except that in future the subsidies were to be placed directly to the account of each subscriber personally, but the government committed themselves in addition to the subsidy already mentioned to grant two francs annually to the societies for every subscriber, this sum to be used for administration or other purposes, at the discretion of the societies.

"According to the Belgian system subscribers may cease to add to their deposits during one or more years without forfeiting the right to an eventual pension, but in order to receive the state subsidy during any particular year a subscription must be paid in before the close of the preceding financial year. Subscriptions may be made either "a capital abandonne" or "a capital reserve," or the two systems may be combined and money may be paid in under either or both categories. Money paid in "a capital abandonne" is formed by the Caisse into an annuity comprising both capital and interest, which the subscriber draws when he reaches the age for entering upon his pension. Should he die before that period, the amount he has paid in, plus the interest, and government subsidy, less three per cent., is paid to his heirs in a lump sum. Money paid in "a capital reserve" is formed into an annuity comprising interest and government subsidy, and paid to the subscriber upon reaching a certain age; the capital goes to his heirs at his death. An annuity may not be les sthan one franc nor exceed 1,200 francs ($240). In the event of a subscription not being sufficient to produce the minimum sum required the subscriber receives back his money, together with the interest at 1-2 per cent. at the age which he had fixed for drawing his pension which may be at any time between the age of 55 and 65 years."

JAPAN AND KOREA

The new Emperor of Korea expresses the hope that friendly relations may grow between his country and Japan. It was settled by the recent war that Japanese influence must hereafter be predominant in Korea. As an exchange observes, this is really for the good of the latter country, but it is also for the good of Japan.

Before the war with Russia, says the New York Journal of Commerce, the fact was recognized by every Japanese statesman that the future of Korea was a question of life or death for Japan. It was evident that should the peninsula pass into foreign hands it would become a menace to the existence of Japan, and that even if it remained independent there would still be peril for Japan if the government of Korea should not prove strong enoght to fulfill the obligations of a sovereign power. The Japanese government declared in a despatch sent to China before the war of 1894, that sad experience had taught them that Korea was the theatre of political intrigues and civil revolts and disturbances of such frequent recurrence as to justify the conclusion that the government of that country was lacking in some of the elements essential to responsible independence. It was added that the interests of Japan and Korea, arising from popinquity as well as commerce, were too important and far-reaching to allow Japan to view with indifference the deplorable condition of affairs in the latter kingdom. It was further declared that Korea's helplessness had reached the point where Japan could no longer hesitate to interfere with the internal affairs of the peninsula, and, if necessary, even to introduce radical changes in its political organization.

Following a settled policy, Japan, between 1896 and 1904 gradually established closer industrial and commercial relations with Korea, but Rusisan influence really predominated until after the recent war. Then began, says the Journal of Commerce, an orderly and cautious reorganization of Korean affairs on the basis of these provisions: 1. That the Korean government shall engage as financial adviser a Japanese subject recommended by the Japanese government, and all matters concerning finance shall be dealt with after his counsel has been taken. 2. That the Korean government shall engage as diplomatic adviser to the department of foreign affairs a foreigner recommended by the Japanese government, and all important matters concerning foreign relations shall be dealt with after his counsel has been taken.

Marquis Ito went to Korea, and faced the turbulent reactionary party with resolute firmness. Finding it necessary some two months ago to change the emperor's advisors, he effected the change. Finding the emperor himself a stumbling block, he has had him removed, for it cannot be doubted that Japanese influence brought about the abdication. The new emperor is friendly to Japan. Thus in a comparatively short period the Japanese have accomplished an amazing change in the Hermit Kingdom, and enormously strengthened their own position.

The Telegraph this morning refers to a rumor that an alderman may be appointed director of public works. That would surely be the last straw, although there does not seem to be much anxiety on the part of the council to secure the best available engineer as a director. The manner in which west side affairs have been conducted for weeks past shows the need of a competent director, with a free hand. Why is such an official not appointed? Who is afraid? And of whom or what?

The Springhill miners have decided to strike. They will not accept the award of the board of conciliation. There are cases in which, to make the new law useful it would have to be compulsory. Springhill has had more than its fair share of labor troubles.

To see the venerable Dr. Bayard walking along the street one would not suppose that he was ninety-three years old, or had been for seventy years a practising physician. He carries his years with a wonderful vitality.

The Late William Wills

The funeral of William Wills took place yesterday afternoon at 3.30 o'clock from his residence, 97 Guilford street, St. John west.

Mr. Wills was seventy years of age and until about two weeks of his death enjoyed good health. He underwent an operation for appendicitis in the Public Hospital and for a few days seemed likely to recover, but eventually succumbed. He was born in St. John and spent all his life here and was well and favorably known to a large circle of friends and acquaintances. He leaves, besides his widow, who is his second wife, five sons and two daughters to mourn their loss. The sons are David, William, Ernest, Thomas and Harvey, all of whom, excepting William, live in St. John. William, the second son, is home from the west on a visit and was here in time to see his father alive. The daughters are Mrs. John Parsons, of Fredericton, and Mrs. Frank J. Day, of Upper Gagetown.

WOODSTOCK NOTES

The Woodstock Press of July 22 says: "H. H. Williams and Percy Harney, of St. John, were in town last week in the interests of their nickel show. If satisfactory arrangements can be made "Happyland" will be opened to the public in a week or ten days. C. J. Tabor, the proprietor of the Carlisle, after a very pleasant trip of two months to Montana, the Canadian West, Toronto, and Montreal, returned home on Friday, but will likely leave us in about a month to manage his recently acquired hotel in the Canadian west. R. F. Waddleton left on Friday morning on a fortnight's visit to be spent in St. John and on the North Shore."

AT THE OPERA HOUSE

The Halifax "Herald" in its review of Miss Calhoun's performance of "My Dixie Girl" recently, said, in part: "Miss Sadie Calhoun made her bow to a Halifax audience last night and what is more she made an impression on those who were present at the Academy that was exceedingly pleasant and will be lasting. She is pretty, bright and clever and her work last night was such that she will be welcome back whenever she revisits Halifax.

The play was "My Dixie Girl" and in it the interest centres chiefly round the part assumed by Miss Calhoun. Her vivacious work and her charming voice and her fine dramatic powers won for her deserved applause. She excels as a vocalist as well as an actress. The company supporting Miss Calhoun is capable."

Miss Calhoun will play a brief engagement at the St. John Opera House, beginning tonight, opening with a dramatization of "Dora Thorne." "My Dixie Girl" will be the bill Thursday night.

Stores open till 8 p. m. St. John, N. B., July 24, 1907.

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THE PRODIGAL

Last night the boy came back to me again,
The laughing boy, all-credulous of good—
Long lost, far wandered in the ways of men,
He came and roused me with an olden mood.
He came the lover and enthusiast,
Shook off my years and with enlightened eyes,
Smiled at the shadow that the world had cast,
And looked at life with all the old surprise;
And I, the slave of patience, took him in,
Gave him my heart and bade him welcome home,
Thrilled with his dreams of all I yet may win—
Allured again in golden paths to roam,
And now I know life has no greater joy
Than, having lived, to be once more a boy.
—Peter McArthur, in "The Prodigal; and Other Poems."

IN LIGHTER VEIN

CRUMBS OF COMFORT.

The comforting thing about going visiting is maybe you won't have to do it again for a long time.

* * *

HIS COLLEGE RECORD.

"Did young Spurtleigh make a good record during his collegiate course?"

"No; the wind was against him."

"What's that?"

"I say he won the one hundred and the two-twenty all right, but he had to do it against the wind and his time was poor."

* * *

NOBLESSE OBLIGE.

It has been often said that the upper classes have cares and anxieties of which the envious middle classes knows little or nothing. Here is a clipping from the Queen:

"When one is dining in good company, every night the neck and arms have to be considered."

* * *

THE POWER OF THE PRESS.

We had the editor of a weekly paper with us on part of the journey across North Dakota by team, and at one village hotel the landlord found out what an honored guest he had and refused to charge him any bill. The editor returned his thanks and we were about ready to leave when the landlord beckoned him aside and said:

"Stranger, being an editor, you can do anything. I don't like running a hotel, and I wish you'd fix it up for me to go to the Legislature."

"Yes?" was the reply.

"And my son Bill wants to be elected sheriff of this county."

"I see."

"And my son Tom wants to be a schoolmaster."

"Yes."

"And I've got a brother-in-law who wants an easy job in Washington. It's got to be an easy job, as he has a lame back."

"Anything more?" asked the editor.

"I've got a cousin Joe who'd like to go down to Panama, and a nephew who wants to get into a bank, and if you don't mind being put to a little trouble and would say that I am a widower and wanted to marry again, I'd take it as a great favor."

"Sure that's all, are you?"

"All, except that if I don't get into the Legislature, you might help me to run for Governor, and if I get the place I'll be hanged if I don't subscribe to three copies of your paper and pay cash in advance!"—Washington Post.

A SNAKE IN IRELAND

(Dublin Weekly Freeman)

The other morning, while William Kennedy, Kurteenakilla was walking through his farm at Tallamore Park, he was surprised to see something wriggling in the grass. On closer observation Mr. Kennedy saw that the creature was a snake, which hissed at him as he closed upon it. The reptile made an attempt to get into a neighboring ditch, but Mr. Kennedy struck it twice with a blackthorn and killed it.

A neighbor of Mr. Kennedy's, who spent a long time in the southern states of America, gave it as his opinion that it was a spotted adder of poisonous variety. It is 2 feet, 8 inches long, and about as thick as an ordinary walking stick, colored dark green on the back, with white spots and light pale green underneath, with a beautiful orange band at the back of the head.

GOING TO CALGARY

The Registrar of McMaster University, Toronto, A. C. Newcombe, B. A., has resigned his position to accept that of master of classics and history in Calgary High School. Mr. Newcombe was graduated from McMaster in 1900, and subsequently taught in St. Mary's High School until about three and a half years ago. The board of governors strongly desired him to remain, but finally granted his request to be released.

WAS NOT AFRAID.

Once there was a tyrannical king, who gave 50 pieces of silver to every barber who shaved him well. But the barber who drew a drop of blood on him during the process of shaving was executed immediately. One day he employed a new barber who shaved him very successfully. After the ordeal the king asked. "Were you not afraid, barber, that you'd draw a drop of blood on me?"

"No," answered the barber. "Had I done so I would at once have cut your

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