

# A COUNTRY

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# WITHOUT PAUPERS



Beer Drinking Bel-  
gians the Thriftiest  
People in the World

# A Country Without Paupers

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The following editorial article appeared in the *World's Work* for September, 1908:

Across a narrow sea from England is a little country which, though densely populated, has practically no paupers, nor do the people emigrate. This is thrifty Belgium, where there is thrift of the individual, thrift of the family, co-operative thrift, national thrift, and prosperity in the face of the keenest competition of its powerful neighbors, England, France and Germany.

The Government, instead of paying old-age pensions and dispensing charity, has machinery for the encouragement of thrift and thereby for the prevention of dependence. It pays the individual interest on his savings, it insures his life and it will give him an annuity if he save to pay for it.

## 2.

In the Government Savings Bank deposits may be made in every post-office of the kingdom, and in all the branches of the National Bank. The minimum deposit is one franc. There is no maximum. Deposits are made by special adhesive deposit stamps, which are, in reality,

receipts for the money paid in, and which are pasted in a bank book delivered to each depositor free of charge and bearing an official number. In this book is entered every transaction between the depositor and the bank, including the calculating of interest, which is done annually. Depositors may correspond with the National Savings Bank free of postal charges and, after the issue of a book, a depositor may put money in any post-office of the kingdom.

The Government provides in a special way for those who cannot put aside so large a sum as a franc at a time. It authorizes smaller deposits by postage stamps in order to encourage school children, farm laborers, and the like; and rural postmen carry with them the necessary forms for this purpose, and urge the public to make use of the savings bank in this way.

Life annuities may be contracted for at all branches of the savings bank, at all branches of the national bank, at all post-offices, and at the offices of all tax receivers.

The minimum payment that may be made is one franc, and the smallest annuity paid by the fund is one franc, while the largest is twelve hundred francs. The annuities become payable at the end of each completed year from the age of fifty to sixty-five.

Annuities are contracted for in two ways, by paying in the capital benefit to any heir, and by providing that the

capital, less 3 per cent. for general expenses, shall be paid over to the heirs after the death of the beneficiary. Any person who depends solely upon his own work for sustenance, and who, before the age stipulated for the payment of the annuity, becomes disabled, is allowed to draw at once an annuity calculated from the amount of the payments made up to the time of his becoming incapacitated.

In addition to the annuity fund there is a Government insurance fund, the management of which is under Government guarantee. Life or endowment policies may be contracted for, the latter payable at the end of ten, fifteen, twenty, or twenty-five years, or for a period ending at the ages of fifty-five, sixty, or sixty-five.

What has been the result?

### 3.

This policy has instilled ideas of thrift in the minds of the school children, it has driven thrift into the household where the income of the husband, or of wife and husband combined, is rarely spent, and in most cases a liberal margin is left for the future. The people live within their incomes. "Our income," they say, "is so much a year; we must live within it and put away something for our old days."

Among English speaking people this is the habit: "We must have this and that and go here and there, and so we must bring our income up to that mark at all hazards."

But the Belgian household enjoys contentment and awaits with patience a larger income before buying this and that and before going here and there; and they do not try to keep the pace set by those whose means are greater. The observer sees on every hand men and women, still with the freshness of youth, who have retired from active, bread-winning work, and are enjoying life on the capital saved by reasonable economy. They have enjoyed life in moderation, they have traveled a little, many of them are familiar with art, music, literature, and the drama, but they have wisely avoided that continuous brain-racking, nerve-straining struggle to surpass their neighbors. They have lived wisely—neither slaves nor prodigals—and their declining years are provided for.

It is sometimes said that such a plan of life discourages initiative and enterprise. Yet Belgium holds its own in the industrial and commercial world; its capital is an important financial centre; the nation is most prosperous and many individual fortunes are large.

The opinion of the Belgians is that this spirit of thrift would not have been thus developed had the savings banks been private concerns and had the Government left annuities and insurance to be managed by private enterprise. It is the absolute security offered by the Government that has developed the desire on the part of the people to save and to entrust their money to the na-

tional provident institutions, when not invested either in industry or trade. They contend that Belgium is prosperous to-day and that she is a land practically devoid of paupers because of this Government policy.

### BEER-DRINKING BELGIUM.

In view of the extraordinary facts adduced in the foregoing article, it is of interest to note that Belgium drinks more beer, per capita, than any other country in the world. That is to say, the thriftiest and most provident of all countries consumes the greatest quantity of beer per head of population!

This statement will seem so incredible to all who have an extreme temperance bias, or who have been fed with Prohibition sociology and statistics, that we deem it wise to give the official figures. Our National Department of Commerce and Labor recently published some comparative liquor statistics showing the per capita annual consumption of liquors in the countries named, from which we extract the following table:

COUNTRIES	SPIRITS BEER WINE		
	Gallons	Gallons	Gallons
United Kingdom . . .	1.38	35.42	0.39
France . . . . .	2.51	7.48	34.73
Germany . . . . .	2.11	30.77	1.93
Italy . . . . .	.34	.20	31.86
Russia . . . . .	1.29	1.13	. . . .
Belgium . . . . .	1.42	56.59	1.28
Sweden . . . . .	2.13	8.83	.18
United States . . . .	1.33	18.04	.48

A glance at this table reveals another surprising and significant fact, viz.: That while the Belgians drink, per head, *three times as much beer* as we do, they also drink *more than double as much* wine and slightly more spirits.

This exhibit, taken in conjunction with the facts of national prosperity and individual thrift in Belgium, certainly offers food for thought to the student of economics.

M.

