THE UNITED STATES PENSION OFFICE.

annual budget of the United States Government — one elastic figure in the column of expenditures, that stretches out and out year after year, with no fixed limit. This undetermined quantity in the problem of national expenditures is the Pension List. Already it demands over sixty millions of dollars annually. Excepting only the interest charge on the public debt, it is the broadest and deepest channel of outgo from the treasury, and, unlike the public debt, it is a channel with no known bounds. All revenue systems must be shaped with reference to its requirements. The political economist finds it useless to argue in favor of certain theories or methods of national taxation as best adapted to secure the prosperity of the country, when he finds himself faced by the necessity of providing the Government with an income sufficient to meet not only its running expenses and heavy interest charges, but also a constantly swelling demand for more money for the men who served in the late civil war.

Any one looking at our national affairs from an outside point of view, would naturally suppose that as our civil war ended nearly eighteen years ago, the accounts must long since have been adjusted, the sick and wounded provided for, and the books closed. The Pension List, however large at one time, one would say, must necessarily shrink with the inroads of mortality, and steadily diminish year by year. This would be a very rational view, and it would also be a correct one if the laws governing the List were not constantly changed by Congress. Since the passage of the act of July 14, 1862, which was the foundation of the system of legislation granting pensions on account of the war of the rebellion, Congress has made more than fifty changes in the pension laws. Without examining all these changes, it is safe to say that they have been, with hardly an exception, from first to last, in the direction of more liberal allowances, of widening the range of pensionable classes, and of opening easier avenues for establishing claims. There is always a pressure upon Congress to do something or other for the soldiers—always a fair show of argument to make out that there are still discrepancies to be corrected, and injustices to be remedied in behalf of the men who fought for their country. When an important election is pending, both parties are eager to

THERE is always one uncertain item in the secure the "soldier vote," irrespective of the interests of the tax-payers or the condition of the treasury. Now, in point of fact, there is no "soldier vote," in the sense of a political force which holds together and is thrown bodily on one side or the other according as one or the other party shows the greater readiness to grant pensions or bounties; but Congressmen are afraid there may be, and the Washington claim agents keep up the fiction that there is. The soldier vote long ago became mingled with the citizen vote, and there is no dividing line left. The ex-volunteers do not support one of the great national parties because more of its representatives in Congress have voted for some pension legislation than of the representatives of the other party. Yet it is safe to assert that most of the legislation adopted since the war closed, to pay money on account of service in the Union armies, has had for its real motive not justice nor generosity, but a desire to cultivate the "soldier vote" for party purposes.

Unfortunately this disposition does not diminish as the cause of this species of expenditure recedes into the past. The Arrears of Pensions act, which will take more than \$250,000,000 before the claims it evoked are all satisfied, was not passed until 1879, fourteen years after the rebel armies surrendered. A bill is now pending to extend that act, which, if passed, will add ninety millions more to its cost from claims now on file, and, it is estimated by the Pension Office, will require \$156,000,000 for new claims. An equalization of bounties bill, repeatedly defeated by one house of Congress or the other, and once passed by both and vetoed by President Grant, is still being pressed. It calls for a sum which would reach at least \$150,-000,000. Then there is a bill to pension all soldiers who were prisoners of war at any time, no matter whether they incurred disabilities or not; and not very far in the future looms up a gigantic scheme to pension all who served in the war for the Union, whether they came out of it sound or unsound. The survivors of the war of 1812 were all pensioned long ago; the Mexican veterans are next in order; then will come the veterans of the civil war. And when they are all provided with an annuity, even the question of pensioning those who fought on the rebel side may come up. Thus, in the end, the population may come to be divided into two

sioned.

The growth of the Pension List since the beginning of the late civil war is significantly shown by the following table, the figures for each year being of date of June 30th, when the governmental fiscal year ends:

Year.	Number of Pension	ners. An	nual Value of Roll.
1861.	10,709		\$957,772
1862.	10,232		921,076
1863	14,791		1,371,716
1864.	51,135		4,595,376
	85,986		8,023,445
1866.	126,722		11,674,474
	155,474		16,447,822
1868.	169,643		19,224,183
	187,963		21,305,484
	198,686		22,260,199
	207,495		22,804,994
1872.	232,229		25,480,578
1873.	238,411		26,259,284
	236,241		26,244,786
1875.	234,821	2000	26,289,519
1876.	232,137		25,596,324
1877.	232,104		25,371,215
1878.	223,998		24,107,981
1879.	242,755		25,493,742
1880.	250,802		25,917,906
1881.	268,830		28,769,967
	285,697		29,341,101
1883.	303,658	12.12.	32,245,192

Of the total number of pensioners on the rolls on the 30th of June last, 4831 were survivors of the war of 1812, 21,336 widows of those who served in that war, 198,643 "army invalids," and 2468 "navy invalids," in which two classes are comprised all soldiers and sailors pensioned on account of wars later than that of 1812, and 74,343 widows, minor children, and other dependent relatives of those serving in such wars. The List is not classified to show how many should be charged to the war of the rebellion, but as there were only 10,700 names in all on the rolls when that war began (the soldiers and widows of the war of 1812 were pensioned later), it is fair to suppose that not more than 5000 pensioners are to be put to the account of the Mexican and Indian wars prior to 1861. Thus there will remain a grand total of over 270,000 persons who are now drawing pensions on account of the civil war of 1861-65. The figures in the third column of the above table show what the roll has called for as an annual appropriation, but do not show the actual amount paid out by the Pension Office, that amount being considerably swollen by claims for arrears allowed. Thus, in the year ending June 30th, 1882, the Pension Office disbursed \$61,000,000, and in the following year \$66,000,000.

It will be seen by a glance at the table that the total number of pensioners culminated in 1873, and gradually fell off from that year

great classes, the pensioned and the unpentill 1879, diminishing from 238,411 to 223,998. This was the natural result of the operation of mortality. But in 1879 the army of pensioners was considerably augmented, and ever since then it has continued to grow, the total increase of five years being 79,660, to which we must add the number dropped by reason of death to arrive at the total of new names which have gone upon the list. Making a moderate allowance for the shrinkage of the old roll, we must conclude that over 100,000 new pensioners have been enrolled since June 30th, 1879. On its face it is an astonishing fact that since 1879, a date fourteen years after the services ceased for which these pensions are granted, 100,000 persons should have been found to have a just claim to pensions. It is a still more astonishing fact, however, that there are still 244,505 claims pending in the Pension Office which must yet be adjudicated. Of these, 184,371 are invalid claims, only 14,731 being for wounds, the remainder, 160,640, being for disability on account of obscure diseases.

> The cause of the enormous growth of the roll in recent years was the Arrears act of January, 1879, which reopened all old cases and dated them back to the time the disabilities were incurred, and made the same provisions for new cases filed prior to June 30th, 1880. Before the passage of that act all pensions, when granted, were made to begin at the date of filing the application. The effect of this law was to stir up a multitude of people to apply for pensions who had never thought of the matter before. In one year 141,466 men who had not realized that they were disabled until the Government offered a premium of a thousand dollars or more for the discovery of aches and disabilities, made application. The man who in 1880 could make out a case of a wound received or disease contracted, say in 1863, and was allowed eight dollars per month, obtained about fifteen hundred dollars cash as soon as his pension was granted. Even the trifling disabilities, graded at two, four, or six dollars per month, brought in a very handsome sum.

> Thousands of men beginning to be troubled by rheumatic pains and other signs of advancing age, who had forgotten the connection between their complaints and their army service until their memories were stimulated by the promise of a large gratuity, remembered that they had contracted their special troubles during the war. Thousands of others who had received minor wounds, which they never thought of as disabilities when the result of tedious waiting on a claim could only be a few dollars a month, came forward with their demands. The claim agents, too, were active

in looking up cases of men who did not of their own accord seek the aid of the Government. These diligent and somewhat objectionable people still fill the mails with circulars informing ex-soldiers that fifty millions have been appropriated for their benefit, and urging them to come forward and claim their re-

spective shares.

Up to June 30th, 1883, the total number of applications filed for pensions on account of the late war was 712,466, and the total number of claims allowed was 370,205. Now, the total number of individual enlistments in the Federal army and navy during the war was 2,063,000, of which number there are supposed to be about 1,500,000 men still living. Applications for pensions have been made on account of the service of about onethird of the entire force enlisted at any time during the war. In their treatment of the subject the authorities at Washington are disposed to regard the entire unpensioned remainder as a possible "pension population," liable to appear as applicants for places upon

the pension roll. There are two ways of looking at this socalled "pension population." One assumes that a man who served in the army and has no disease, wound, or other serious hurt, was toughened by the rough life of the camp and actually benefited physically, and given a longer probable lease of life. Following this hypothesis, when such a man applies for a pension eighteen or nineteen years after the war, there should be the strongest reason for believing that his alleged disability was not contracted in the service. The other view is that everybody who went to the field during the war was more or less weakened constitutionally by the unaccustomed strain and friction of army life, and that many kinds of common diseases and weaknesses first appearing at this late day may fairly be attriba soldier's experience. The latter hypothesis appears to be the one governing the practice of many pensions-examining surgeons, and, in a general way, of the Pension Office at Washington. It is backed up by a sentiment in Congress which demands that the laws be construed liberally, and the benefit of a doubt always given to a soldier.

At a club dinner in New York recently, an examining surgeon related the following incident, showing how the Arrears act developed pensioners out of sound and undeserving men. During the war he was surgeon of an infantry regiment. When the regiment first went into battle he observed, sitting behind a big tree at a safe distance from the fighting-line, the captain of one of the companies.

"What are you doing here, captain?" asked the doctor.

"I'm not feeling well," replied the officer, in a doleful voice.

The surgeon was too busy looking after the wounded to stop and inquire as to his complaint. A few weeks later the regiment again got under fire, and the surgeon found the same captain skulking behind a barn.

"Hello! sick again?" he exclaimed.

"Well, the fact is, doctor, I'm not exactly sick. I may as well own up that I'm a coward. There's no help for it. It must be constitutional. Now, doctor, what's the use of my staying in the army? Wont you help me get a discharge?"

The surgeon thought he was doing the country a service when, a few days afterward, he recommended that the man be discharged on the ground of general disability. He heard nothing of the captain until sixteen years later, when he received a letter from the Pension Office informing him that Captain Blank had applied for a pension from the date of his muster-out, and that as he, as surgeon of the regiment, had certified to the disability, would he kindly inform the Government as to the nature of the disease from which the officer suffered? The surgeon replied that the captain's complaint was chronic and incurable cowardice, not contracted in the line of his duty, but constitutional. The captain's name did not go upon the roll, and his plan for getting some four thousand dollars for arrears and twenty dollars a month for the rest of his life came to grief. How many schemes no less dishonest have succeeded through the complaisance of examining surgeons, less honest than the narrator of this incident, could only be ascertained by a thorough overhauling of the whole Pension List and a reëxamination of the entire army of pensioners.

pearing at this late day may fairly be attributed to the exposure and exertion incident to a soldier's experience. The latter hypothesis appears to be the one governing the practice of many pensions-examining surgeons, and, in a general way, of the Pension Office at Washington. It is backed up by a sentiment in Congress which demands that the laws be construed liberally, and the benefit of a doubt always given to a soldier.

A visitor to the Pension Office lately asked to see the list of pensioners belonging to the company in an Ohio regiment in which he had served. He had himself been badly wounded in a battle with Stonewall Jackson's forces, but had never applied for a pension because not disabled for following his profession. To his surprise he found, when one of the big ledgers was opened to "Company D," that there were seventy names inscribed.

"What! Seventy pensioners from a single

company?" he exclaimed.

"They are all drawing pensions except a few whose applications are pending," replied the clerk.

Upon scanning the list the visitor recognized the names of several of his former comrades whom he remembered as having a weakness for dropping out of the ranks and hunting a front, and who he knew had never been wounded or in hospital for any cause during

their three years of service.

It is a common opinion in Washington that about one-fourth of the Pension List is more or less fraudulent, or, to express it more accurately, non-meritorious, and would be cut off if existing laws were rigidly applied. No one doubts that there are thousands of "invalid" pensioners who are not invalids at all, but able-bodied men; that there are other thousands pensioned for diseases not resulting from their army service; that there are "dependent relatives" who are quite independent, and "widows" who long ago remarried; and that there are still more glaring cases of successful fraud in the form of swindlers who personate dead pensioners and continue to receive their pension checks. For this condition of affairs the Pension Office at Washington cannot be held responsible. It is not carelessly conducted. On the contrary, it is methodical, careful, and vigilant within the limitations which law and precedent prescribe. The system itself is at fault, and that system can be changed only by Congressional action. Certain set forms of evidence are prescribed. If the applicant can comply with them his claim is allowed, unless there is in his manner of compliance something that raises a suspicion of fraud. The evidence is all ex parte. The applicant or his attorney fills up the regulation forms, and procures the required signatures and affidavits. Men asked to do the neighborly act of witnessing a pension paper are always compliant, and are seldom particular as to what they certify to. No one appears for the Government to cross-examine them. When an application reaches the Pension Office it encounters an admirable system of checks and safeguards. It is referred to the Adjutant-General's office for an indorsement as to service, and to the Surgeon-General's office for a statement as to whether the applicant was upon any hospital roll, and, if so, what facts were recorded as to his injuries or illness. If the case on the record evidence at hand appears to be a prima-facie one, the applicant is referred to examining surgeons near his own home. Here is another weakness in the system. The surgeons are follow that they are dishonest because they fendant. In this way it frequently occurred

place of safety whenever firing began at the credit an applicant's account of his ailments and let him make the most of his symptoms. They know that the Government is liberal toward the soldiers, and to help stretch its liberality to cover a somewhat doubtful case does not seem blamable.

> When there is no record of wounds or hospital treatment for illness, the applicant is aided by directions from Washington to make up the deficiency with other evidence. This evidence has to be strong and direct, but is all on paper and all ex parte. The false swearing looks just as well as the true. So many papers of certain forms, duly signed, sealed, and certified, establish the case. No one representing the Government is brought face to face with the applicant except the examining surgeon. In a word, the system is based upon the hypothesis that the applicant is an honest ex-soldier, actually disabled in whole or part from earning a living by manual labor, who deserves to be helped to make

out his case for a pension.

The gauge of a pensioner's disability is always his unfitness to do manual work. The pension laws go upon the idea that every soldier is a day laborer. No account is made of the ability of the man to work at his trade or profession. A man may be totally disabled by a wound from following his old vocation, but still be only slightly disabled for manual toil; or he may be crippled quite seriously, and still be just as able as ever to follow his business calling. The law takes no notice of such instances, nor does it consider the poverty or prosperity of the applicant for a pension, save in the class known as "dependent relatives." An invalid soldier has an equal chance, whether he be beggar or millionaire. So it is with a soldier's wife and minor children. The pension is given as a right, not as an act of charity. Formerly applicants for pensions were examined by a single surgeon. This was changed in 1880. Now the examining of applicants is made by a board of three surgeons. Of these boards there are four hundred in all. For many years after the war there was no machinery in the hands of the Government for detecting fraud outside of the Pension Office itself. Finally a number of special agents were appointed to travel in their respective districts and investigate suspicious cases. This plan was objectionable, because, local physicians. Their natural disposition like the method of getting testimony to suswould be to favor the applicant as a neight ain a pension claim, it was an ex-parte afbor and acquaintance, and perhaps a patient. fair. The special agent did not call on the There is little reason why they should feel suspected pensioner to face his accusers. He called upon to protect the Government treas- secretly gathered up evidence against the penury. They get their fees whether they decide sioner and forwarded it to Washington, where favorably upon the case or not. It does not the case was judged without hearing the dethat honest pensioners were stricken from the having them put up in the post-offices to be

a living, he had no real disability.

In place of the special agents were substituted, two years ago, special examiners, detailed from among the more experienced officials of the Washington office. There are two hundred and fifty of them in all, and to each is assigned a district with boundaries so arranged as to comprise a pension population of about 2000. In each large city there is a supervising examiner, who is chief of from ten to twenty districts. The special examiners make daily report to the Pension Office. When a case is referred to them either for original investigation or on charges of fraud, they summon witnesses on both sides, and have power to send pensioners before a board of surgeons for reexamination. In short, they hold a pension court, where defendants have a chance to prove themselves innocent if accused, or to substantiate their claims if the question be only one of the validity of an original application. The results of this new system are excellent. About fifty per cent. of the cases in which complaint is made that pensioners are improperly or fraudulently on the rolls have been made out and the names dropped. The saving effected last year was \$1,419,112. A further result of the special examiners' labors was that 21 attorneys were suspended, 37 disbarred, 122 criminal prosecutions begun, and 22 convictions secured. The much-needed work of purifying the Pension List has thus been fairly begun. In order to make it thorough, Congress should enlarge the powers of the special examiners, and authorize each to go through the whole list of pensioners in his district, taking up each case separately and carefully investigating it. If this were done, the List would be thoroughly purged, and millions of dollars annually saved to the Treasury, with no injustice toward any one. This proposition has frequently been made in the press and on the floor of Congress, but it is always met by an outcry of opposition, on the ground that it would be an insult to invalid soldiers and to soldiers' widows to submit to a fresh examination their title to receive the gratuities of the Government. The argument is a vicious one. Every honest pensioner would gladly aid in purging the roll of all taint of dishonesty and fraud, so as to make it what it ought to be - a veritable roll of honor.

Not long ago there was an agitation in Congress in favor of some legislation for printing the pension lists for each county, and

rolls as the result of the malice or ignorance scanned by the citizens. This proposition of prejudiced neighbors, who thought that was vehemently opposed, on the ground that because the soldier was in possession of both it would be tantamount to putting the old arms and legs, and could get about and make soldiers up in a pillory for the multitude to scoff at. This was another case of false reasoning. The old soldiers themselves do not know who are their companions upon the pension roll. Men who lost legs and arms in battle, if they could see the lists, would be the first to point to the names of men who came out of the army sound and whole, and are now drawing pensions on false testimony. The proposition was beaten; but last winter Congress ordered the printing of the whole roll in book form. It fills several bulky volumes. The edition ordered was so small, however, that there are only enough copies for the use of the Pension Office, with a surplus of a few hundreds, which have mostly fallen into the hands of claim agents. The effect of this publication has been altogether different from what was expected. Instead of helping to expose old frauds, it has proved a great aid to people who want to perpetrate new ones. Dishonest claim agents have sent out to all the names on the List cunning circulars full of lies, informing the recipients that they are probably entitled to an increase of pension, and that there are millions in the Treasury waiting for them to claim it. These circulars are adorned with pictures of flags and cannon, and are exceedingly clever appeals to ignorance and cupidity. The end of each is a recommendation that the pensioner immediately correspond with the firm of "attorneys" whose names are undersigned. If the bait takes, the pensioner next gets a letter asking for a dollar or two to pay expenses for prosecuting the claim, and further demands of the same nature are pretty sure to follow at regular intervals. Some of the claim agents sending out such circulars are swindlers pure and simple, whose only aim is to extort money from the soldier and do nothing with his claim. Others less disreputable file the claims whether they appear to be valid or not, and aid the claimants to get up the formal proof to substantiate them, and thus extend the imposition from the claimant to the public treasury. Perhaps the printing of the volumes may in the end work some good, for the local lists have been in many instances published in local newspapers, and thus brought before the public; but thus far only mischievous results have been observed. One firm of pension attorneys in Washington paid five hundred dollars for twenty-four hours' use of one of the first copies of the List that came from the Government Printing-Office, in order that their circulars might

found a safety from imposition in the very multitude of circulars which reach them through the mails. A man who, like a certain veteran in Chicago, gets sixteen urgent appeals in one day for him to reach out forthwith for money from the Treasury, will suspect, if he is not densely stupid, that the real design of the eager attorneys who have sought him out with their proffers of aid is upon his own

The original idea of a pension was that it should be half the pay of the disabled soldier, sailor, or officer. After the revolutionary war pensions were granted for wounds only. At first the Federal Government provided for the men of the continental line, the militiamen and State volunteers being referred to their respective State governments. With the adoption of the Constitution came a new policy toward the disabled revolutionary veterans and the widows of the dead. All were taken upon a general pension roll. Pensions for disease were added, and the system grew and was modified, until in the course of a century it has reached its present dimensions. Prior to the close of the civil war the highest pension allowed to an enlisted man was eight dollars a month. No matter how great the injuries he had suffered, this sum, which was called the "total pension," was all he could get. Minor degrees of disability got two, four, or six dollars. Officers received pensions the "totals" of which ranged from fifteen to thirty dollars according to rank, and which were broken up into fractions depending upon the degree of disability, as in the case of the soldiers. In 1866 Congress generously and justly created three grades above that of the "total pension." The pension of all these grades was subsequently increased twenty per cent. What is called the first grade includes cases of absolute incapacity for labor combined with the necessity for the attendance of an assistant or nurse, and is now paid fifty dollars per month. The second grade includes cases of complete disability to perform manual labor where no attendance is required, and is paid thirty dollars; the third is for the loss of a hand or a foot or an equivalent disability, the rate being twenty-four dollars for an arm lost below the elbow, or a leg below the knee, and thirty where the amputation was above the knee or elbow. In addition there is a special class of men who have lost both eyes, or both hands, or both feet, their pension being seventy-two dollars per month. Strange to say, there are 745 of the latter class still surviving, while of the helpless men who require attendance there one. Probably the worst case of mutilation

be the first to reach the pensioners. Prob- remain 425. It is marvelous that men so ably the invalid soldiers and widows have terribly crippled should live so long. There are cases of pensioners who have been bedridden for twenty years. Not long ago the fact that a man had been drawing a pension for lung disease ever since 1864 excited suspicion at the Pension Office. If there is anything which is supposed to be settled among doctors it is that lung complaints run their course in a few years. A reëxamination of the case was ordered, when it was conclusively proved that the man actually had diseased lungs, and had not been out of his house since he was discharged from the army. Instead of losing his pension, he obtained an increase.

Pensioners are remarkably long-lived, in spite of their wounds and diseases. According to the expectancy rate of the Carlisle life tables, twenty-two per cent. of the soldiers on the Pension List should have died since 1861; but the fact is that only seventeen per cent. have been dropped from all causes, and that only thirteen per cent. have died, this number including 4000 old veterans of wars prior to the great civil war. The explanation of the surprising longevity of pensioners is that soldiers are picked men when enlisted, and that the strain of the service thins out the weaker ones, who perish from disease in the field and the hospitals, so that those who survive a long war, although pensionable for wounds or chronic complaints, have an un-

usually large stock of vitality.

Among the curiosities of the Pension List is a man who was shot through the body with a ramrod, and has already survived the hurt for nineteen years. There are legless men who wheel themselves about in perambulators, and manage to get some enjoyment out of life, and armless men who, by help of a contrivance of springs and nippers, make shift to feed and dress themselves, and even to carry on some light business. I remember a poor fellow of this class who was a door-keeper in the Capitol at Washington some years ago (he may be there still), and who, with an arrangement of steel pincers that would open when he moved the stump of his arm one way and shut when he moved it the other, took in visitors' cards to members, and efficiently guarded one of the entrances to the House. There is a man upon the roll who was pensioned in 1820 for a disease contracted in the war of 1812. In 1881 attention was called to the case. The man was then ninety-one years old, and it seemed impossible that he could have survived for over half a century with a disease serious enough to entitle him to a pension. He was carefully examined and his case found to be a genuine

is that of a man who lost both arms and both behavior was introduced here before Congress legs in the late war. He, too, is still living. It is said in the Pension Office that amputations do not, as a rule, tend to shorten life, but that they exert an injurious mental effect, making the sufferers whimsical and what is

called "peculiar."

The Pension Office is not a cheerful place. It occupies three buildings in Washington, one constructed for a hotel, one formerly occupied by a newspaper establishment, and one whose original use was as a dwelling. In these buildings the clerks are almost as closely crowded as pupils in a public school, their desks being arranged in rows, one touching another, and with only the necessary space for the chairs between. Men and women work side by side. The women are of all ages, from young girls to gray-haired matrons. Among the men there are numerous veterans of the civil war, themselves pensioners - an armless sleeve, or the limp which betokens an artificial leg, testifying to their gallantry and sufferings. Many of the women are widows or daughters of dead soldiers. Go into either of the large rooms, and the quiet and order, the atmosphere of good-breeding, and the appearance of well-dressed people of both sexes suggest an audience assembled to listen to a lecture on some scientific or literary theme; or, as all the people are bending over desks writing or looking at papers, a teachers' convention in some New England city. When the lunch hour comes there is a creaking of artificial legs upon the stairs, and among the limping procession is the Commissioner himself, Col. W. W. Dudley, a veteran of an Indiana regiment. There is something touching in the sight of this throng of disabled soldiers engaged in examining claims for pensions. The examiner acts as the soldier's friend, and shows him the way to get the evidence to prove his claim, if it be a just one.

After a claim has been passed upon by an examiner in what is known as the Adjudicating Division of the office, the evidence is briefed upon the stiff paper envelope called the jacket, whereon are inscribed the number, the name, the indorsements from the Adjutant-General and Surgeon-General, and other condensed information showing every step in its progress; and it then goes to the Board of Review, a body of thirty-five experienced men, who act separately as reviewers, but refer doubtful cases to the chief of the Board, who secures uniformity of practice as to rules of evidence. The reviewers furnish a good illustration of the value of civil-service reform principles, their average length of service in the Pension Office being twelve years. From necessity the rule of special fitness and of service during good feet in height is carried entirely round the

gave any indorsement to the theories of the civil-service reformers. After a case has passed the Board of Review it goes to the Medical Referee, who decides as to the degree of disability. Then the name is inscribed in one of many large books which constitute the active Pension Roll, and a certificate is made out, signed by the Secretary of the Interior and the Commissioner of Pensions, and decorated with the big red seal of the Interior Department. This document goes to the Pension Agent for the district where the claimant lives, who forwards it to the claimant, after first adding the name to his roll. Payments are made every three months by checks, but the pensioners must first sign and swear to a form of affidavit before a magistrate and exhibit to him their certificates. The mode of payment could not well be improved upon so far as the protection of the Government against imposition is concerned, unless the pensioners were required to appear in person before the Pension Agent, which would impose upon them the expense of travel. In large cities like New York, where a pension agent is located, most of the pensioners go to the office of the agent to claim their quarterly stipends, and a long row of men and women may be seen on pay-day with their certificates in their hands waiting their turns the men as a rule showing signs of advancing years; for those who were beardless boys when the civil war broke out in 1861 are now on the down-hill side of life. Most of them, save the cripples whose disability is apparent, show no evidences of their military service, and might be taken for depositors at the counter of a savings-bank. A few, however, still proudly wear their old corps badges or display the ribbon and star of the "Grand Army of the Republic."

The Government is erecting on Judiciary Square in Washington a large structure for the exclusive use of the Pension Office, for which Congress has already appropriated \$440,000. It is four hundred feet long and two hundred feet wide, the height being three stories, with a vast central sky-light rising a full story above the roof of the third story and lighting the court. The roof of the inclosed court is supported by two rows of enormous columns. This court, with its triple colonnade on all sides, promises to be the best architectural feature of the edifice, which from the exterior suggests a temporary exhibition building, by the cheapness of its material and decorations. The entire structure is of brick, and the cornices and frieze are of terra cotta. Between the first and second stories a yellow band, or frieze, three

building, and on this are represented scenes claims is bad, and becomes worse and worse from military and naval life - infantry, artillery, and cavalry on the march, wounded men, sailors in boats, etc. This much at least can be said in praise of the figures, that they are not the stereotyped soldiers and sailors of the picture books, but seem to have been designed by some one who has seen actual warfare. They are too small, however, to be effective. The building is not yet far advanced, but one or two things are clear: it will have the beauty of usefulness, which is lacking in so many of our public structures, and it will be a wide departure from the classical ideas that long dominated our Government architects. For the purpose of providing a large number of well-lighted and well-ventilated office rooms, the plan seems an excellent one. The architect is Gen. Meigs, formerly Quartermaster-General of the army.

From any fair examination of the pension system, whether hasty or thorough, a few definite conclusions are pretty sure to be reached

by the observer. These are:

1. That the ex-parte system of proving needed reforms.

as the war recedes into the past and men's memories concerning it grow dim. It should be abandoned, and in place of it there should be substituted a system of taking evidence in public before Government officers and in the neighborhood where the claimant resides.

2. That examinations to ascertain disability should be made by traveling boards of Government surgeons instead of by civil physicians living in the same neighborhood as the claimant, in order to secure freedom from partiality and prejudice, and uniformity of action.

3. That the entire present roll of pensioners should be examined by the same system proposed for new cases and pending applications, as the only practicable way of purging it

from fraud.

4. That within its limitations, as prescribed by law and tradition, the Pension Office, with its disbursing agencies and its special examiners, is an efficient piece of governmental machinery, only requiring the aid of appropriate legislation to carry into effect all

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THE REVERSIBLE LANDSCAPE.

but it is, nevertheless, a fact that I am a member of a fire company. I am somewhat mid-tight and draught-proof for cold weather. dle-aged, somewhat stout, and, at certain times of the year, somewhat stiff in the joints; and my general dress and demeanor, that of a sober business man, would not at all suggest the active and impetuous fireman of the period. I do not belong to any paid department, but to a volunteer Hook and Ladder Company, composed of the active-bodied and active-minded male citizens of the country town where I live. I am included in the active-minded portion of the company; and in an organization like ours, which is not only intended to assist in putting out the fires of burning buildings, but to light the torch of the mind, this sort of member is very valuable. In the building which we occupy, our truck, with its hooks and ladders, stands upon the lower floor, while the large room above is used as a club and reading-room. At the beginning of the first winter of our occupancy of the building, we found that this room, which had been very pleasant in summer, was extremely uncomfortable in winter. The long apartment had been originally intended for purposes of storage; and although we had ornamented it and fitted it up very nicely, a

To Look at me no one would suppose it; good deal of carpentry and some mason's work was necessary before it could be made But lately we had spent money very freely, and our treasury was absolutely empty. I was chairman of the committee which had charge of everything pertaining to our rooms, and I felt the responsibilities of my position. The necessary work should be begun immediately, but how could the money be raised to pay for it? Subscriptions for this and that had been made until the members were tired of that sort of thing; and the ill success of the last one showed that it would not do to try it again.

> I revolved in my mind a great many plans for raising the sum required, and one morning, as I was going to my place of business in the city, I was seized with a happy idea. At the moment of seizure I was standing in front of a large show-window, in which were a number of oil paintings, all of them very fresh and bright. "How would it do," thought I to myself, "to buy a picture at a moderate price and put it up at a raffle? People who would not be willing to give the money outright will often enter into a scheme of this kind. I will go in and make inquiries."

When I entered I found myself in a large