

proposed plan is superior to any form of straight pensions, in that an employee upon retirement at any time may avail himself of his savings with the accrued interest, or his representatives may do so in the event of his death, whereas any form of pension or gratuity from the Government must inevitably be considered as a part of compensation and is available only to those employees who succeed in living to a given age, in remaining in the service to that age, and in living a sufficient time beyond that age to receive in pension payments the value of their deferred pay. Avoiding, therefore, the dangers and disadvantages of the straight pension, the proposed plan commends itself as satisfactory from the viewpoint of the Government and the viewpoint of the employees. It is advantageous to the Government, since the efficiency of the Government will be increased by providing the means of retiring those who have reached the age of decline. It is advantageous to the employees, since it protects them from want in old age with the least interference in their private affairs, and makes the service more attractive to the younger employees by facilitating promotions to higher salaries and grades at earlier ages than is possible under present conditions."

We also desire, Mr. President, to invite your attention to the action of the National Civil Service Reform League and to a report of the special committee on superannuation made at the annual meeting of the League in 1911, and to the recommendations contained in that report.

The membership of the United States Civil Service Retirement Association which has been in existence since March, 1900, is unreservedly in favor of the propositions laid down in that report which may be briefly summarized under two heads:

1. "That each employee in the civil service of the Government should receive proper and adequate

compensation for his services at the time the services are rendered."

2. A system of individual and compulsory contributions by the employees in the classified civil service of a reasonable percentage of their salaries, wages or compensation, such contributions to bear a reasonable rate of interest, compounded annually, and which will provide a reasonable annuity at the age of retirement.

If consistent therefore with public policy and in order that we may act in line with the views of yourself and the members of your Cabinet, we would be pleased to learn the attitude of your Administration in order that we may be guided thereby in the prosecution of the work of the United States Civil Service Retirement Association.

We have the honor to be,

Yours very respectfully,

LLEWELLYN JORDAN,

Secretary.

WOMEN IN THE SERVICE.

I have, from first to last, heard and read a good deal of the (woman) "Pin Money" clerk, but during all the years I have been in business, I have never seen her! I have sometimes doubted her existence. The question for our consideration just now is this: Are there any or many women, who, being in receipt of comfortable existence means, and all that they want — *all that they want* for themselves—go to work as clerks for any sum as wages, and thus reduce prices for other women?

Let me say at once that there may be many girl clerks of independent means, with incomes, bank balances, and cheque books of their own, but I am not yet convinced of it. What is probably true, is that some girls have chosen fathers in receipt of decent incomes, who are able and willing to provide them with comfortable homes, and, it may be, a certain allowance for dress and pocket money, and who do