

difficulties of basing pensionability on earning power or on former habits are insurmountable. Actual attempts, in many cases, have shown it to be impossible to do so; on this continent few men have permanently settled occupations; again, it is not possible to determine what young soldiers who were students or apprentices would have earned had they not been disabled. The United States has decided that there shall be but one standard of maintenance for pensioned men, officers and privates alike. The United States is alone in giving a like pension for a like disability to men of all military ranks; in other countries, an officer receives a larger pension than does a private who suffers from an identical injury. In some cases it is so because the officer's higher pension is looked on as an incentive to good work and as a reward for responsibilities borne; in others, it is so because it is rightly held that officers and their dependents must receive the higher pensions to which they are entitled by the terms under which they engaged in the service.

What pension law should do is clear. It should distribute the cost of personal injuries so that no one of us may bear more than his share of the hardships which the death and maiming of thousands have brought to our people. The purpose of war pensions is to insure the individual against personal war risks; we all want the policies to be paid. The intention is simple. But the questions which have just been asked and, in part, answered, indicate that the drafting and administration of a law which will accomplish the effect desired are matters of great and detailed difficulty.

Let us, while bearing in mind all that has been said, re-read the definition of a pension and discuss points, suggested by it, which most require consideration.

War pensions—war risk insurance against personal injury—is an extension to the risks of war of loss-distributing methods familiar in ordinary business. Through war pensions, the joint responsibility of all citizens to share in damages incurred by individual citizens while giving war service is recognized. In doing so, the community of interest and