the process of saving has been begun in the buying of a few things, it is certain to find exercise in larger ways. Before all this can come about, however, a vast amount of inexcusable apathy has to be overcome. That is the single discouragement which confronts the men who are just now seeking to help their associates in the manner to which allusion has been made.

## C. S. ASSOCIATION.

The regular monthly meeting of the Civil Service Association Executive was held August 26. Advantage was taken of the meeting to outline the in hand to be completed before the retirement of the present Executive. Some eight or ten subcommittees have still to present their final reports. The meeting adjourned for two weeks only, in order that the work may be re-commenced at as early a date as possible. No meeting of the Executive was held in July owing to the absence of the majority of the members on holidays.

## THE LOAN ASSOCIATION.

The Civil Service Savings and Loan Society has now received the full amount of \$4,500.00 of paid-up capital required in order to secure its charter, to which end steps will now be taken.

The society would like to have some more money placed on deposit with it. By its Act of Incorporation, the society is entitled to receive deposits up to half the amount of the paid-up capital. About \$800 is now on deposit. Bank interest is paid on these deposits, which are thus very profitable to the society. Up to the present the Association has made some 140 loans. New members are joining almost daily. The total list now numbers over 350.

## Civil Service Investigation in the United States.

The following resolution was submitted during July in the United States Senate and was referred to the Committee to Audit and Control the Contingent Expenses of the Senate:

"Resolved. That the Committee on Civil Service Retrenchment hereby authorized and directed, by subcommittee or otherwise, to make investigation as to the Civil Service and as to the enforcement and administration of Civil Service law, rules, and regulations, and a full and complete inquiry with reference thereto. And for this purpose it is authorized to sit, by subcommittee or otherwise, during recesses or sessions of the Senate at such times and places as it may deem advisable, to send for persons and papers, to administer caths, and to employ such stenographic expert, and other assistants as may be necessary, and to have such printing and binding done as may be necessary, the expense of such investigation to be paid from the co tingent fund of the Senate."

## A CHALLENGE.

By John Kendrick Bangs, in Ainslie's.

Come, Worry, let us walk abroad to-day;
Let's take a little run along the way;
I know a sunny pain that leads from Fear
Up to the lovely field of Wholesome Cheer.
I'll race you there—I'm feeling fit, and strong,
So, Worry, come along!

We started on our way, I and my Care,
I set the pace on through the spring-time air,
But ere w'd gone a mile poor Worry stopped,
Tried hard to catch his breath, and then he
dropped.

Whilst I went on —
An easy winner of that Marathon.

And since that day when vexed by any fear. When Worry's come again with visage drear, I've challenged him to join me in that race. And found each time he could not stand the pace.