in a large measure also an abuse, we have listed for pensions the army and navy officers and enlisted men, the officers and men of the revenue cutter service, the federal judges and some of the public health service. Outside of the few judges and health officers, the whole civil list is left without any consideration whatever, without any protection, without any thought. That is a statement of the situation in our Federal Government.

It is high time and most important that a retiring allowance should be established for the civil service of the Federal Government. The Federal Government itself absolutely We hear all this current needs it. talk about economy and efficiency. We can go a certain length; I have gone a certain length myself in my own department, and am going a certain length, but I am tied up as everybody else is in any effort really to produce economy and efficiency, economy through efficiency, by lack of a retiring allowance for the civil service servants. You cannot throw these people out on the street when they have grown old in honorable service - you would not throw them out on the street, and we do not throw them out on the street, but that is the only alternative. The only thing to do is to throw the old men and old women out on the street, or keep them in employment with their partial efficiency. We accept the alternative of keeping them there with their partial efficiency. It is necessary not only to the Government to have a retiring system, but but it is fair and necessary to the clerks and employees themselves, They, too, are entitled to consideration on the part of this Government, and we are the only national government in the world which does not have a retiring allowance for its civil So it is due to them by servants. the universal standards of great governments, as well as due to the government itself.

All the arguments are in favor of

it. Every argument in favor of oldage protection in any form, in favor of any form of industrial or other insurance applies here, every reason that seeks to protect a man or woman in old age anywhere, applies here to these people of our Federal Government.

Now what are the obstacles? My experience, you may be surprised to hear me say, is that Congress is a much more amenable body than it gets credit for being. The trouble with this matter is that there is no wide or great public interest demanding action from Congress. Among the clerks themselves there is nothing but disagreement; among the employes themselves there is disagreement over the method of protection; one set wants a straight pension and the other a contributory As a matter of fact the contributory system is the only one that can or will ever be adopted, and it is the only one which ought to be adopted: but it is an obstacle to us who are trying to get something done by Congress that the employes are divided. They are divided and probably will be, as long as they are left wholly to themselves and to their own disagreement. What we want. I come here to say to you who create public sentiment and study scientific questions and have authority, is public interest and agitation. I have come here to say to you that the thing which is lacking in the propaganda at Washington is public interest throughout the country.

No evidence of this lack is more convincing than the fact than in your program here to-day you have not given a place or a thought to the question of what should be done for our 200,000 government employes. I am speaking to you about it, but you did not know what I was going to speak to you about, for my subject is not mentioned in your program. I did not know myself, very long in advance, what I was going to speak about. I was coming, how-