just, in order to put the employees already in the service when the system is enacted into law on an approximate parity with those entering the government's employ thereafter.

"Under such a system as has been here briefly outlined no person who enters the civil employment of the United States will have any assurance of tenure without rendering faithful and efficient service and will feel certain of a modest pecuniary independence in his old age as the fairly earned reward of his own well directed efforts in the public interest."

As to the concrete present problem in the United States the League's

committee states as follows:

"The chief obstacle to inaugurating a proper retirement system for the government's civil servants continues to be the difficulty of agreeing upon some sound and sensible provision for the old age of its present employees. Of these, some have been in the government service but a short time, others are already superannuated or are within a few years of superannuation; and between these two classes is a vast multitude who have served for varying lengths of term. It is manifest that those already at the retiring age, or measurable near it, could not contribute from their salaries a sum which by any device would provide an adequate retiring annuity. though those having a considerable period of service still before them could make annual contributions from their salaries which would appreciably aid in providing an annuity, such contributions, except in the case of the younger employees. would be made for too small a number of years to insure suitable provision for their old age. Clearly, a satisfactory system of retiring annuities for the present civil ployees of the government is impracticable, if it is to rest, wholly or mainly, upon compulsory contributions from their salaries during their

remaining years of active service. The position of the League has been that the proper grading and classification of the government's civil service and the installation of such a system of retiring annuities as has been outlined earlier in this report so increase administrative would efficiency as to justify any reasonable expenditure that upon due investigation might be found necessary in order to place those already in the service when the system is inaugurated on an approximate parity with those entering the government's employ thereafter. view of your committee such an investigation would show that there are no insuperable obstacles.

## OPPORTUNITY.

In a book just out we read:

"Truly, there is a large amount of clerical work to be done, if business on any considerable scale be transacted, so that there are opportunities for many persons who are content to work merely during the office hours, going through the routine day by day, week by week, month by month, even year by year. Unless one makes use of any, and every opportunity of gaining knowledge of the why, and the wherefore, of his work.....there cannot, I say, be much prospect of securing any of the plums of the profession; but those who dip into the deeper waters of knowledge, and school themselves to attain an insight into the principles and practice of the profession, are much more likely to be put in a position when they will have opportunities of displaying the special knowledge which they have acquired, and of gaining the experience which enables them to apply that knowledge ..... and in due time to entitle them to reap a reward for the extra labour which they have voluntarily undertaken to fit themselves the more efficiently to serve their employer's interests."