## SOME WEAK PLACES IN OUR PENSION SYSTEM.

THE war with Spain will add some thousands of names to the pension-roll of the United States, and a large amount to the sum total of pension expenditures. There is no subject in which the people are more deeply interested than this. No other country has dealt so liberally and ungrudgingly with the survivors and widows and other dependents of its wars. The official figures bear eloquent testimony to the fact that the Republic has not been ungrateful. In the last thirty-three years it has paid to its pensioners the vast sum of \$2,251,555,921, besides \$14,775,794 in fees for the medical examinations of applicants, and \$60,690,157 for other expenses on account of the administration of the pension laws; making a grand aggregate of \$2,327,021,872. The amount paid to pensioners last year was \$145,859,395.

A small portion of the money required for the payment of navy pensons is derived from the income of the Navy Pension Fund, which is on deposit in the National Treasury and on which interest is allowed by the Government at the rate of 3 per cent. The principal of the Fund consists of the share, less 2 per cent, of the United States of moneys received on account of war prizes captured by the navy; and it amounted on June 30, 1898, to about \$14,000,000. The net proceeds of the Navy Pension Fund applicable to payment of pensions last year amounted to \$345,000; and the total amount paid to navy pensioners amounted to \$3,724,000. It is expected that the principal of the Navy Pension Fund will be increased by several hundred thousand dollars within the current year, on account of the sale of prizes captured by the navy during the war with Spain.

Since the beginning, in 1818, the names of 1,475,121 persons have been placed on the pension-roll, of whom 992,961 were survivors, and 482,160 widows, minors, and other dependent relatives. The number of names on the roll on June 30, 1898, was 993,720. Of these 12,034 were survivors, and 14,629 widows of wars prior to 1861; 331,919 were invalid survivors, and 95,500 widows, of the Civil War and of the Indian Wars, etc., since that time; and 413,909 were survivors, and 125,729 other beneficiaries, under the law of June 27, 1890, sometimes

called the Dependent Pension Act. During the last year 98,574 new certificates were issued to pensioners; and, after deducting those on account of increase of rate, reissues, etc., the total number of names added to the roll was 64,351. The total number of names dropped from the roll in the same year was 46,651; and the net increase of the roll was 17,700. The number of claims pending on June 30 was, in round numbers, 635,000, of which 435,000 were claims for increase, and 200,000 were original. Of the latter, however, it was estimated by the Commissioner of Pensions that 125,000 were duplicates and triplicates. The actual total number of pending claims, therefore, was about 510,000.

The administration of the pension service requires the employment of a large force of officials, clerks, etc. The organization of the Pension Bureau in Washington consists of a commissioner, two deputy commissioners, and about 1,740 subordinate officials, clerks, and messengers. The field force consists of 300 special examiners, whose duty it is to investigate and report on all cases referred to them by the Commissioner of Pensions, and 4,663 examining surgeons, whose duty it is to make a thorough medical examination of every applicant for a pension and to ascertain and describe the origin, nature, and extent of his physical disability. For the payment of fees of examining surgeons last year Congress appropriated the sum of \$950,000.

All appeals from the decisions of the Commissioner of Pensionsand all of these are on motion of claimants or their attorneys-are carried to the Board of Pension Appeals, whose conclusions become decisions when approved by the Second Assistant Secretary of the Interior. Last year the decisions of the Commissioner of Pensions were sustained in 3,326 cases of appeal, and reversed in 393.

The pension laws are liberal; and they have been supplemented by a vast number of decisions of commissioners and secretaries and assistant secretaries of the Department of the Interior, by which the virtue of liberality has been broadened to an extent which has sometimes exceeded the intent of the lawmakers. Since July 10, 1862, more than one hundred Acts have been passed by Congress affecting pension claimants, pensioners, or the manner of paying pensions; and during the same period it has passed no fewer than 6,490 private pension laws for the benefit of claimants who were dissatisfied with the rulings of the Pension Bureau, or who were unable to establish their claims under existing laws, or who desired larger pensions than they were entitled to receive under such laws.

About one-fourth of the public enactments have been in the shape