

HALF A MILLION DOLLARS A DAY FOR PENSIONS.

IN preparing the budget of appropriations for the fiscal year commencing July 1, 1893, the Appropriations Committee included one item which startled the country—\$165,000,000, for pensions.

From the fiscal year beginning July 1, 1889, this item has steadily increased. It was for that year \$80,500,000; the next year \$97,000,000. The "deficiency" to be provided for at the end of each year also became startling—\$25,000,000 in 1889, and \$29,000,000 in 1890. For the year commencing July 1, 1891, it had been supposed that the appropriation, \$133,000,000, had sufficiently discounted any probability of deficiency; but when early in 1892 nearly \$8,000,000 deficiency was called for, and \$145,000,000 asked for pensions for the next year, the country was roused to the character of the legislation under which half a million dollars a day were distributed on account of the war that closed nearly thirty years before. For the first time it awoke to the fact that our peace establishment for pension purposes was a greater financial burden to us than is the expense involved in keeping a great army on a war footing to any of the great powers of Europe. The item was one which from its extraordinary character admitted of no comparison—the largest single appropriation ever made for government expenditure on the face of the globe.

This vast appropriation of \$145,000,000 was sharply criticised, and from every quarter of the land came well-meant suggestions that it might have been fixed at a lower rate. Its amount was, however, justified by the calculations of the Commissioner of Pensions; and after the first surprise the country seemed rather pleased than otherwise to believe that so large an appropriation had been made in advance that this time no deficiency could occur.

But worse was to come. When in January, 1893, the Committee on Appropriations was preparing the budget for the next year there was presented to it a requisition for \$10,500,000 deficiency for pension expenditures for the then current year. The Commissioner of Pensions attempted to explain the discrepancy, but with the re-

sult of demonstrating that the real deficiency was some \$14,000,000, and that under then current circumstances the amount required to meet pension payments would be about \$172,000,000 during the next year. Again the country was startled and the members of the Pension Committee were called upon for an explanation. They vouchsafed but little in the way of prophecy, but from the accounts of the Pension Office demonstrated that the figures named were not too large; and, quoting from the Commissioner's testimony of 1892 and its explanation and falsification by the result of the year's work as stated by him in 1893, they admitted their inability even to approximate the depth of the financial slough into which we were sinking. The country, on the other hand, began for the first time to appreciate how reckless, how serious, and how impossible of estimate was the legislation which in an interval of reaction had been fastened upon the country by the party it had now just repudiated for the second time.

Now for the first time do accessible data and adequate public attention coincide to make possible public consideration of the prodigal waste of public treasure upon which we have entered.

The sources of uncertainty in calculating in advance probable future expenditure should perhaps be briefly touched upon. Omitting various details, these estimates have been made and popularly accepted on the following plan. Under the pension laws prior to 1890, the system had become practically settled so that its annual result, as varied mainly by deaths, on the one hand, and the additions of more widows' pensions on the other, could be approximately calculated. Under the law of 1890, however, hundreds of thousands of claims have been filed which yet await adjudication. But even as to these experience had suggested data which appear, and have been assumed to be, fairly trustworthy—at least calculable. It had been estimated that we should need \$125,000,000 for pension expenditure during the fiscal year 1892, and possibly \$150,000,000 for 1893, while, for 1894, there would be so substantial a reduction as to bring it below that for 1892, while that for 1895 would be still lower, and the pension account would thereafter gradually diminish for a generation to come.

But the experience of 1891 demonstrated that even these calculations were erroneous, and the testimony lately given of the ex-Commissioner of Pensions shows how untrustworthy they were from the beginning, and, more than this, how uncertain in everything but

the enormity and lavishness of our pension expenditure are all calculations for the immediate future in such regard.

It is necessary to call attention to but one source of this uncertainty. In six months, from July 1 to December 31, 1892, there were allowed under the act of June 27, 1890, original invalid war claims 42,497 and navy 1,821, with *eight* claims for increase. On December 10, 1892, there were pending under the same act 124,317 original invalid claims, and 231,921 claims for increase. It will therefore be seen that, not merely for years to come will the adjudication of original claims continue; but that the granting of an original claim is in general promptly succeeded by the filing of a claim for increase, and that these claims for increase, scarcely touched as yet, have already accumulated to such an extent as to involve uncounted years and untold millions of expenditure; while, under the act of 1890, as the original pensioners die, their younger widows will succeed them as the wards of the Government; and as yet there have been offered no criteria from which can be estimated either the time or the treasure required to settle the accumulating claims.

There are other factors of uncertainty; but enough has been said to explain, as far as it can be explained without detailed calculations, my conviction, in which I am not alone, that, if our pension expenditure for the year for which we are next to provide falls below \$200,000,000, it will be on account either of a radical purging of the pension rolls, or of a radical reform in the practice of the Pension Office, or of a radical amendment of the law; and that unless checked by one or all these methods, the expenditures for the next few years to come will average but little, if any, less than \$200,000,000, and for a long time thereafter will approximate the extraordinary figures of the present year. The rate at which the "annual value" of the pension roll, that is, annual payment involved after settlement of arrears in each case, has steadily increased of late is significant. On June 30, 1889, it was \$64,246,000; on June 30, 1890, it was \$72,052,000; on June 30, 1891, it was \$89,247,000; on June 30, 1892, it was \$116,879,000; and, according to the present estimate of the Pension Office, on June 30, 1893, it will be \$133,500,000, payable to 1,000,000 pensioners.

It is not necessary to go at length into the unpleasant details which show how largely tainted is the pension roll with fraud, or how serious a burden is thus loaded upon the industry and enterprise of our citizens, not to speak of the demoralization produced by such part of the

expenditure as goes to support unmeriting dependence. The contrasting figures of the longevity demonstrated and the decrepitude claimed are a sufficient demonstration of fraud, the financial crisis in which our government finds itself, and the fact that at the end of thirty years we are studying means to enlarge our revenue, just as thirty years ago we were doing the same thing to carry on the war, is a sufficient evidence of the burden. Of the consequent demoralization, the records of every hamlet in the Northern States and of many in the South, the blatant appeals of demagoguery inspired and organized by the swarm of pension beneficiaries, who are too conscious of their lack of merit to speak in their own name, and the abjectness—after all allowance is made for the promptings of generosity and patriotism—of the political conventions of all parties in this regard—all these are but too sufficient proofs. The question is not as to adequate recognition of those whose patriotic service entitles them to consideration, and whose injuries received in service entitle them to recompense; nor is it one of remembering by national bounty the mothers and wives who sent their loved ones to the field, or the orphans who were bereaved that our country might be preserved. All are agreed in generous treatment of these. But we are forced to consider how far organized greed shall be permitted to impose on patriotic sentiment, how far conspiracy to defraud shall continue to be shielded, and how far the marriage relation itself shall be permitted to be misused for gain. The situation calls for a remedy. What shall it be? I believe it should be three-fold: the pension rolls should be purged, pension procedure reformed, and pension legislation amended.

I.

As to the Pension Procedure: no one will deny that, in cases where those have crept by fraud upon the pension rolls who had no right to be there, they should be stricken off. There are now known to be thousands of impersonators of brave men under whose names they have skulked; perjurers who have magnified or forged bodily ailments, or who have attributed to the service injuries and diseases known to have been received or contracted elsewhere; "relicts" who never knew the soldiers in whose name they ask relief from the Government; mistresses, who never dared take the name of their paramours until they were dead; "pension jumpers" of both sexes, who are drawing two, three, or more pensions at once under different

names, and lastly, and in increasing numbers, widows who were born after the war, on account of their husbands' service, and who claim to be special wards of Government. These, in addition to the even more numerous cases where the practically *ex parte* procedure of the Pension Office has made the Government the inevitable victim of exorbitant or unfounded claims, are some of those to be dealt with.

This is no place to go into details. Many useful suggestions have been made, which might largely remedy the evil complained of. It is obvious how effective would be the publication of a complete pension roll to secure in a thousand ways the proffering of evidence that could otherwise not be obtainable, and the facilitating of researches that would otherwise be impracticable. This should be published, arranged according to the present residence of the pensioners, giving, among other data, the name, age, and description of each and brief memoranda of the time and place of his enlistment, service claimed, full statement of the causes for which an original pension or an increase was allowed, and a memorandum of the monthly rate or rates of pension he is and has been receiving, as well as of the dates from which these rates have been obtained, and the lump sums, if any, paid for arrears, commutation or otherwise. If this were supplemented by the appointment of a corps of expert examiners, under the direction of the Pension Office, to work upon such suggestions as analysis of the rolls or information received might prompt—this to be continued until the entire roll had been thus checked, and each pensioner being furnished a certificate bringing down to date all examinations and verification of his claims and status,—the result would be not merely to strike from the pension roll many cases which now disgrace it, but to stir an enlightened public opinion that would force the voluntary withdrawal of many a little-deserving, though self-respecting dependent, and to check to a far greater extent the growing tendency to make the desire for a pension the essential, and the manufactured proofs an incident. And perjury, even for a friend and although it was intended to harm only the Government, would again be considered a crime, to be avoided by the good citizen.

Great and necessary as is this reform, great and beneficent as would be its results, so impossible is it to right matters of this kind, after years have destroyed evidences of fraud, that the remedy thus secured must necessarily be incomplete. In spite of all the state-

ments which experts have carefully made involving the conclusion that, even under our liberal laws, from one-fifth to one-fourth of our present pensioners should never have been admitted to the pension rolls at all, and at least one-third of those properly there are so grossly mis-classed as to be practically fraudulent pensioners; yet I have heard no one confidently estimate that more than 10 per cent—I myself believe that the total would sink probably to 5 per cent—can be weeded from the rolls by any such process, or that more than half of those actually mis-classed could be effectively re-classed; so that upon the other two expedients—as aided by the effect of this—we must depend for our principal measure of reform.

II.

Our pension procedure should be revolutionized, and from what has become mainly an *ex parte* proceeding carried on at arm's length, it should be changed to a litigated procedure with careful provisions for aggressive defence of the Government; and, except under such scrutiny and opposition as a plaintiff meets in prosecuting a defendant before a jury, the Government should not be mulcted to pay a pensioner. The necessity of this reform is a steadily increasing one; and even the present great need of it, demonstrated by the condition of our pension rolls, is far less than will be more and more felt in the future. So long as regimental and company officers and staff and hospital surgeons were in large measure still survivors; so long as pension claimants generally resided in the same locality as those who had known them from boyhood and who had been with them in the service; so long as veterans were generally free from infirmities and accidents, the results of which accumulate with years—pension procedure, while lending itself more and more to fraud as time went on, was comparatively adequate, the natural and most conclusive evidence comparatively easy to secure, the occasions for the consideration of less trustworthy data more rare, and the facilities for testing even hearsay evidence more generally such as to discourage fraud and deter from perjury.

But for the last ten years the proportion has rapidly increased of cases where, in default of the testimony of a responsible officer or surgeon, or by reason of the death of such as would naturally have been relied upon, it has been necessary to accept statements by comparatively irresponsible persons. The fact that the claimants have more largely drifted away from the localities where they were known,

and that their testimony is therefore now frequently gathered from sources widely distant alike from each other and from the residence of the claimant, reduces almost to zero what otherwise might have been the certainty of exposure of frauds, which, on the contrary, are now comparatively safe even from question; the proportion has greatly increased of those who demand special consideration on account of accidents or infirmities received or contracted either before enlistment or after discharge, and whose physical condition is now a much better apparent basis for a claim for pension, on account of disability alleged to have resulted from service, than it would have been a few years since.

Similar considerations apply with much greater force to the present claimants of widows' pensions. Until lately widows were mainly those who before the war had been the wives of the soldiers in whose name they made claim, and had resided ever since in the communities whence came the proof of their widowhood. But of late the aggregate of cases has increased year by year, where designing girls have yoked themselves to decrepitude to secure public support for the rest of their lives, or where irregular life is afterward preferred to marriage in order to retain the thus bedraggled pension, or of claims either based on relations such as the dead veteran would have been first to disown as justifying the use of his name or false throughout and in favor of women who never saw the soldiers for whom they weep. It has increased until the proportion of unworthy claims has grown into a national scandal; and the rarer, but still numerous, cases of fraudulent personation are facilitated in still greater degree.

From the thousands of fraudulent cases, the trails of which are being found on every hand, I cite a few, not of the extreme, but of the typical, classes—this, not so much as proofs in themselves that the pension roll should be purged (for under any circumstances there would be frauds perpetrated) but rather as illustrating the nature of the strain, to resist which our pension procedure should be buttressed more strongly than it is. As to the fact that there are edging themselves into our pension rolls an increasing number of those who are fitter subjects for the grand jury, and that our pension procedure has of late years effectively barred out only those who are themselves self-respecting and candid, the knowledge is too common, and flagrant examples are becoming all too numerous and notorious, to need mention here.

In one of the cases before me a soldier received three pensions,

each on a different pension certificate, and this without fault or effort on his part, but through the officious solicitude of pension agents; and before it was discovered, and the claimant limited to one pension (to which he was entitled), the Government had lost \$1,500 thereby.

In another case a soldier enlisted, leaving a wife and two sons at home, and returned to his family after the war. Later he deserted them, lived in adultery and applied for a pension, which was granted after his death. His mistress claimed the accrued arrears, some \$1,650, and after the ordinary proceedings before a special examiner, they were awarded to her. The widow afterward made a similar application and was also awarded the arrears, which were thus paid a second time. In all the Government lost here about \$3,000.

In another, a soldier who was pensioned in 1877 for a wound alleged to have been received in battle in 1862, was found to have actually received in Germany the injury for which he had been pensioned here—this, after the Government had lost some \$2,000 by his fraud.

In another, a veteran pensioned for rupture was proved to have been so affected before the war; and on examination it was found that he had been personated at the original muster-in by a physically sound man, whom he had hired for \$25 to take his place for the occasion. The pensioner was removed from the rolls after his crime was discovered; but the Government had already lost \$2,000 by him. The pension he fraudulently secured was at the rate of \$8 per month. Since the law of 1890 he has renewed his application and is now the ward of a grateful Government and receiving \$12 a month for total disability (from the rupture which occurred before he enlisted and to conceal which and to get into the army at all he suborned perjury).

In another, a soldier who had been discharged from the service seven months after his enlistment, on a surgeon's certificate that he was incapacitated by fracture of his arm long before he enlisted, applied twenty years after for a pension. He suborned two comrades, who swore that he received his injury while in the service, and four tramps, who swore that they knew him well at the time he was enlisted and that he was then sound. To all this on indictment he pleaded guilty, and served out his time in the penitentiary; and then applied for and secured a pension of \$8 a month under the act of 1890.

The following cases arose thus:—

Section 4708 of the United States Revised Statutes provides that

"on the remarriage of any widow . . . her pension shall cease," and a later statute voids the pension in case of open and notorious illicit co-habitation. The latter is obviously so much more difficult of proof than re-marriage that the law gives a premium to crime. The extent of this can be imagined when it is noted that in a single county of one of our Middle States, having a population of 84,000, where special inquiry was made on this point, there were found four families of illegitimate children, of eight, three, and three children and one child, respectively, whose fathers and mothers were living and whose mothers were drawing widows' pensions. In two of these cases, upon the pension being stopped, the parents of the children promptly married.

To enter upon the details of reform in mere matters of procedure would be as much out of place here as it would be impracticable in a brief space. It is evident that secondary evidence should be more strictly defined and classified, and that such evidence itself should be more closely scrutinized. In this respect, such has been the perverse development of pension procedure that, as the necessity for strictness has increased, the laws have been relaxed. For example: of late years pension proofs have become more and more matters of *ex parte* affidavit, as to matters of which there is no record. Subornation of perjury has thrived, and even the remote possibility of punishment in case of conviction was destroyed, as to those who choose to protect themselves, by the law of July 1, 1890. This suspends the requirement that the official character and genuineness of the signature of a notary taking an affidavit should be properly attested. Any one can now have a seal manufactured for two or three dollars, bearing his own name or an assumed name, and, to his heart's content, either forge affidavits or certify to false ones—all of which will be accepted by the Pension Office—without even giving a clue to his own identity, and with perfect confidence that no one executing an affidavit before him can be convicted of perjury. This very effect of the law is, however, doubtless the object with which its passage was procured.

A proceeding on a claim for pension should be made a "litigated" one against the Government, to be defended by its officers. And, while pension agents are not fair subjects of general arraignment, there is every reason to believe that a most radical reform in pension procedure would be effected, legitimate pension claims more promptly advanced, the fees saved to worthy claimants which they now pay pension agents, and millions of money and more in self-respect

saved to the nation every year, should no one be allowed to receive fee or reward from the claimant, or on his behalf, in connection with a pension claim, and no claim be recognized except when presented through special United States pension officers, appointed at fair salaries for such purpose, who should have offices in every quarter of the country and at every considerable city, and who, with liberal allowances for correspondence and investigation, should serve all pension claimants without charge.

III.

Our pension laws should be amended. And under this head of pension laws I include as well their interpretation by the Pension Office. As to the precise features of the amendment desirable, there will be as great difference of opinion as, when the facts are appreciated, there will be substantial agreement on the suggestion that the pension roll should be purged and pension procedure reformed. Several important points, however, are certain to be mooted.

(1) The construction of the law by the Pension Office has been scandalously liberal. Of this one example will suffice: The law of June 27, 1890, provides that, when suffering from mental or physical disability which incapacitates them from the performance of manual labor in such a degree as to render them unable to earn a support, veterans shall be entitled to receive "a pension of not exceeding \$12 a month and not less than \$6 a month, *proportioned to the degree of inability to earn a support.*" The Pension Office has practically rejected the italicized stipulation, except in cases where its own arbitrary methods do not apply; and, in defiance of the express provision of law, has ruled that any disability, not received in service, shall be pensionable under the law of 1890 at the same rate (not to exceed \$12 per month) as it would have been under the former law, had it been received in service; and this without regard to the extent of the inability or incapacity for manual labor thus caused.

To illustrate: Loss of both eyes, incurred in service, was pensionable under the old law at \$72 per month; the same loss, if incurred by accident after discharge, is, under the law of 1890, properly considered as a total disability and pensionable at \$12 per month; but a stiff shoulder joint, the loss of sight of one eye, the loss of a thumb and index finger from one hand: either of these, being pensionable under the former law, if incurred in the service, at \$12 a

month, it is ruled by the Pension Office that it constitutes a total disability under the law of 1890 and is pensionable at the same rate as total blindness—though the pensioner may be in robust health and actually earning his living by manual labor.

When this principle is applied, as it is by the Pension Office, on the cumulative plan, the process develops from fraud to farce. For example, a claimant who has established to the easy satisfaction of the Pension Office a slight deafness in both ears, the loss of a small toe and a little finger, and a tendency to catarrh, will be pensioned for total disability at \$12 a month as follows: for the slight deafness, \$6 a month; for the little finger, \$2 a month; for the small toe, \$2 a month, and for the incipient catarrh, \$2—in all \$12 a month. Petty bodily ailments are by analogy so rated and compounded that a man is rare, no matter how robust, who cannot find in his anatomy an assortment of defects or diseases, which, though scarcely inconvenient, can be aggregated, at \$2 or \$4 a month each, into a pension of \$12 a month for total disability.

To amend this construction of the law is, however, but a beginning of the reform that can alone save our pension system from becoming an increasing disgrace.

(2) It is bad enough when really needy veterans—even those who were skulkers or bounty jumpers, or afterward convicted of criminal fraud on the Government, and even though their assorted ailments added together to make up a round monthly allowance are largely imaginary or wholly unconnected with the service—are made pensioners on the generosity of our people; it is even more an anomaly when tens of thousands in sturdy health, earning their living by manual labor and more than holding their own in the rivalry of life—even serving as efficient and fully paid Government officials—are in regular receipt of full pensions for total disability, not pretended to have been incurred in the service. But it is worse when to these conditions is joined wealth; which in the case of other tens of thousands—who do not even claim disadvantages resulting from service, whose income, without reference to their manual labor, is such as to assure them a comfortable living—does not prevent their quartering themselves on the nation's forbearance. One needed reform is that which shall rid us of the burden of wealthy as well as of sturdy beggars. It is those who vociferously deprecate the compelling of a veteran, who has not been injured by service, to prove necessity before being awarded a pension for his support, who are really black-

ening the blue and insulting the flag. Poverty is no disgrace; but it is a dishonor needlessly to become a public burden, and necessity is the one excuse which the self-respecting man should be permitted to offer—and the one which the less sensitive applicant should be compelled to prove before being allowed to put himself in this position.

(3) But there is an even worse feature of our present law than those just noted. Under laws prior to those of 1890, on the decease of the pensioner, his widow, and under the law of 1890, on the decease of one who served for ninety days, his widow if married to him before June 27, 1890, is entitled to a pension—in each case to cease upon re-marriage. It will be observed that in the first case there is no limitation as to the time of marriage. It is certain that, unless the law is promptly modified, the illogical discrimination against the others will be abolished.

So long as the promises made to promote enlistment were kept in mind—during the years when, as never since, our legislation was directed by the deserving veterans themselves—such legislation as that just noted was undreamed of; and only to those who, being married before the close of the soldier's service, shared in the sacrifices and risks which that service involved, was recognition given by those who best knew the pledges under which they went forth to battle. The laws of 1882 and 1890 were, however, on the contrary, mainly inspired by the greed of claim agents and the mercenary patriotism of *post-bellum* combatants. The laws which soldier-legislators placed upon our statute books recognized the heroism of wives and mothers who sent their loved ones to the front in their country's peril. The later laws, the object of which is to guarantee the profits of pension business for an additional generation, are marshalling year by year in attack on the Treasury hundreds of thousands of youthful women, who link themselves to advancing age in order, as the grave closes over their bondage, to be supported by the Government on terms which obstruct their re-entrance into the most natural and most honorable career vouchsafed to woman.

Comment is as needless as painful. As to what we must expect, the fact that we now have on our pension rolls more than 6,600 widows of soldiers of the war of 1812, while there are only 165 of such soldiers surviving as beneficiaries in their own right, may indicate how serious is the problem we are considering. The least reflection suggests probabilities too repulsive for statement; the most cursory

inquiry develops them into facts; the most conservative calculations show that we have developing among us a national scandal that will make all prior ones forgotten. Radical amendment of the law can alone avert it.

Such is the financial, political, and moral abyss on the brink of which we stand. It is encouraging to note that the signs of effective reform are multiplying about us. From all parts of the land have come more and more frequently for the last few years indications that the people are appreciating and will renounce the system that is responsible for present conditions. In Congress the campaign has already opened with a pitched battle. In the Pension Office itself, in minor matters the procedure has lately been improved, and as to others it is now under consideration. And now, in the one quarter where conviction on this matter will be most respected—the ranks of the veterans themselves—is stirring the spirit that bids fair to lead in averting disgrace now as it did disunion a generation ago. That into their ranks have crowded themselves too many who do not deserve to be there may embarrass, but it will not divide, the men who had to do the fighting before.

The issue is being joined all along the line on the resolution recently adopted by Noah L. Farnham Post of the city of New York.

To fear for the results would be to doubt the patriotism of our people. As says the "Grand Army Gazette":—

"No American can afford to neglect this important matter. With a pension roll greater than the number of men in the field at the close of the war of the rebellion—and most of those lie in honored graves—and with an expenditure of over \$160,000,000 a year for this one item, it behooves those interested in the real veterans, and the tried and true veterans themselves, to be up and doing. . . . Every dollar paid in fraud is stolen not alone from the patient tax payer, but from deserving veterans. Strike, Comrades! while the iron is hot, and if it should sear some bogus claimants so as to leave a mark by which they may be known of all men, there will be no cause for regret."

JOHN DEWITT WARNER.

THE DECISIVE BREACH IN THE GRAND ARMY.

IN the increasing agitation for a revision of the pension-roll, for a change in procedure in granting pensions, and for legislation that shall check abuses, one of the most important questions that must soon be answered is, What position will the Grand Army of the Republic officially take? Time was sure to bring occasion for such a question to be asked; time has, indeed, brought not only an occasion but a necessity for an answer.

Nearly ten years ago freedom of declaration about pensions by separate Grand Army Posts was forbidden. At that time, however, when pension abuses were comparatively rare and the Government expenditure for pensions was comparatively small, the subject attracted no attention. It was at the National Encampment at Minneapolis that the following resolution was adopted, on July 25, 1884:

"Resolved, That all petitions, resolutions and memorials by Posts in regard to pension legislation be required to be forwarded to National Headquarters through Department Headquarters, and that Posts be forbidden to make separate and independent applications to Congress for legislation upon the subject of pensions."

This resolution and the question it raises, which have slumbered till now, have been brought forward by a controversy between the Department of New York and the Noah L. Farnham Post, No. 458 (of New York City), Department of New York, Grand Army of the Republic. This Post adopted and sent to other posts the following resolution on March 8, 1893,—a resolution that admirably states the case of pension reform:

"Whereas, The only veterans entitled to pensions are those who, by wounds or disabilities incurred in the service of their country, are prevented from earning a living in their respective callings, as they might have done had such wounds or disabilities not been incurred, and whose circumstances are such as to justify them in calling on the country for aid or support, and,

"Whereas, The Grand Army of the Republic is an association organized for the purpose of enabling old soldiers and sailors to take care of themselves and each other, and,

"Whereas, As much real patriotism may be shown by refraining in time of