## Calvin Coolidge Says:

Copyright, 1931. All Rights Reserved.

NORTHAMPTON, Mass., Jan. 24.—Considerable investigation is being made of the problem of old-age pensions. Some governments and some industries have adopted such a system, and it appeals to our sympathies. Only the experimental state has been reached, so that its soundness has not been demonstrated. We are constantly trying to adopt reforms of some artificial nature so as to save ourselves from suffering from the defects of human nature as it is now constituted. No doubt some of our efforts are helpful, and the fact that we realize our deficiencies and are intent on remedying them is most encouraging. Our failures lie in attempting to reach the goal by some short cut without really removing the cause of the difficulty. We try to reform ourselves on the outside when the only effective remedy is to reform ourselves on the inside.

What a self-respecting people really needs is not a system of old-age pensions but a population made sufficiently skilled by education and sufficiently self-controlled and well disposed by the help of religion so that old-age pensions would be a superfluity. Unless real reform comes from within, the problem will never be solved.

CALVIN COOLIDGE