

The following committee was appointed:—

Montreal, Mr. McLaughlin; Toronto, J. L. Boddy; Quebec, J. A. Belleau; St. John, Hon. A. T. Dunn; Halifax, P. J. Mulcahey; London, Geo. Tyler; Winnipeg, Dr. Barrett; Vancouver, W. A. Blair; Hamilton (Niagara), Jas. O'Brien; Windsor, Dr. J. A. Smith; Charlottetown, Hon. J. F. Whear. Chairman, F. Grierson; secretary, A. M. MacMillan.

The question of the extension of the Government Insurance policy throughout the whole service is a civil service problem of large proportions apart from the benefits of procuring an investment at nearly half the ordinary cost.

Since 1893, when the C. S. Insurance Act became law, seventeen years have passed, and of 8,000 civil servants eligible to benefit by Government Insurance only 400 have done so. This is not creditable to the service. The diffidence of the service in this matter may have a bearing upon the House of Commons in treating the most liberal superannuation bill passed by the Senate at the last session. Senator Power in his report to the Senate (published in *The Civilian* of May 6th) makes reference to the apathy of the service in regard to taking advantage of the liberal Insurance Act of the government. He tries to excuse it, but fails to do so. The indifference of the service in this matter cannot be excused, but it may be forgiven if between now and the next sitting of Parliament the number of policy-holders is increased from 400 to at least 1,000.

Every policy taken out helps a little. There is no fund for the purpose of carrying on this campaign of Insurance extension. The Insurance business is usually done through agents. Every civil servant after insuring himself should become an agent and interest a brother officer. The rates for the cheapest plan make the cost of insurance comparatively insignificant. The committee appeals to the pride and esprit de corps of all civil servants. If those who receive this message do not take the matter up actively, the present campaign falls to the ground dead. The service will then remain under the stigma of having neglected its best opportunity and the chances of a new Superannuation Act may be prejudiced thereby.

Enclosed herewith is a form which may be used in applying to the Superintendent of Insurance for the necessary information. Fill it out and mail it to the Superintendent of Insurance, Ottawa, at once. DO IT NOW. You will then receive a form of application and also a folder containing the table of rates, the C. S. Insurance Act, and regulations made in pursuance of Section 15 thereof.

Do not fail to respond to this call of the Federation.

F. GRIERSON,  
Chairman

A. M. MacMILLAN,  
Customs Dept., Ottawa,  
Secretary  
of Committee on Government Insurance Extension.

The form of application referred to is identical with that used in *The Civilian* in several issues some time ago. Any civil servant reading this article and desiring to act on the moment may write for information to the Superintendent of the Insurance Department, Ottawa, or to A. M. MacMillan, Customs Dept., Ottawa.

## CANADA IN THE FOREGROUND.

It is certainly a matter for congratulation in a comparatively young country like Canada to find herself so far in the van in the matter of such reforms as postal savings banks. The United States, a country much older and larger than this Do-

minion, is just beginning to follow Canada's example by establishing these very beneficial institutions.

Almost every citizen of the U. S. will admit that Canada's banking system is hedged about with safeguards of the public interest which do not to the same extent obtain in the financial enactments of that progressive republic. This was made apparent in a striking manner during the monetary crisis of 1907 when in American cities containing branches of Canadian banks a veritable stampede occurred in order to transfer deposits from the home to the foreign institution. These things furnish matter for national pride—without self-glorification.