

## Memorial on Superannuation.

To the Honourable W. S. Fielding,  
Minister of Finance,  
Ottawa, Canada.

Sir,—

The undersigned have been commissioned to make known to the government the wishes of the civil service with respect to superannuation. We, therefore, desire respectfully to solicit the support of the government in a matter which bears upon the efficiency of the service in the most vital manner, and to urge that a superannuation measure be introduced,—if possible without delay.

In directing the attention of the government to a matter of such importance, we may be allowed to review very briefly the present situation. All members of the Permanent Service who were appointed since the year 1898, including all persons transferred from the Outside to the Inside service, are now without superannuation. It would be safe to say that at least 85% of the Permanent Service are excluded from superannuation at the present time. This large body of persons is subject instead to the Retirement Act. We are far from intending any disrespect to the framers of that Act, but we venture the statement that no one can examine the matter closely without becoming convinced that the Retirement Act will never accomplish the objects hoped for from it, and that it can never, in a word, take the place of a superannuation measure. We will not attempt to demonstrate this as we think it can be demonstrated by the use of figures. That has already been done more than once, and particularly for the Royal Commission on the civil service, whose report contains some careful and convincing calculations bearing upon this point.

Even more forcible in this connection is the report of the Senate Committee on the civil service, dated

April 10th, 1910, to whose comprehensive and authoritative review of the whole subject we respectfully ask your sympathetic attention.

If the savings bank principle which lies at the root of the Retirement Act be a proper substitute for superannuation, why, it may be asked, have not our banks adopted it for their staffs? — for they possess unrivalled facilities for practising it within their very walls. And yet every important bank in Canada has its Pension Fund.

And not only have all the important banks their Pension Funds, — to say nothing of the vast majority of civilized governments, — but all the important railways and nearly all large industrial corporations likewise have theirs. During the last few years at least seventy-five large corporations doing business on this continent have declared for the principle by establishing superannuation funds of their own. It is an unanswerable inference from these facts that the corporations in question must consider it good business to maintain superannuation funds; and as a matter of fact we know that it is not philanthropy that urges them to this course, but an assurance that thus only can the efficiency of their staffs be maintained.

All of the reasons that prompt private corporations to establish superannuation funds apply with even greater force in the case of such a body as the civil service. To re-establish superannuation is not to confer a boon upon civil servants alone; it will confer a much greater boon upon the civil service,—that is to say upon the efficiency of the largest administrative and executive body in Canada. Parliament has recently passed a law which guards rigorously the efficiency of persons entering the service; but this excellent requirement will not accom-