

to the Retirement Fund, it has received more kicks than half-pence, and deserves them all.

4. Now, what of the Royal Commission in relation to the state of affairs outlined in paragraphs 1 and 2 above? The Commissioners brought their heaviest artillery to bear upon the Retirement Fund, and on the need for a new superannuation measure. Again and again they bring out from witnesses, including the principal men of the service, admissions as to the inadequacy of the Retirement Fund and the hurtful effects upon the public service of an abandonment of superannuation. The burden of the song which witnesses sing is uniform: almost unanimously they state their judgment to be that the public service is certain to suffer, and that great hardship will result for individuals. Thus the chief men of the service reason; thus reason the Commissioners themselves. They urge in set terms that the new measure proposed by them be accepted. To quote their own vigorous language,—“Does it not seem wrong and cruel that, except in the case of a few favoured officials, there should be no provision for sickness, debility or old age throughout the public service except the Retirement Fund, which is no provision at all?”

5. The Superannuation measure which the Commissioners propose has met on the whole with general approval, and needs not therefore to be discussed here. A perusal of the definitive clauses of the Bill will make it clear that it is much wider in scope than the existing system, and that the cases referred to under paragraph 2 above could never again occur, as to those entering in future, if it were given effect to. For the benefit of those who may think it superfluous to provide collateral allowances to widows and children, it may be observed that the service now contains numbers of those same widows and orphans, taken on because largely through compassion; that therefore the

Government now contributes, and under any imaginable conditions must continue to contribute, to their support; and that provision should consequently be made systematically instead of at haphazard. There is no escape from this dilemma in a country such as ours. Another point that deserves passing notice is the rate of contribution, which in the Commissioners' Bill is fixed at 4%. It is the general opinion of experts that a graded rate of contribution is generally necessary for equity, and there can be no valid objection to such a provision, if the case warrants it.

6. The Report of the Commission does not specify the terms upon which present members of the Retirement Fund ought to be placed under a Superannuation act. The problem, however, would not be a difficult one. Members of the Retirement Fund should be permitted to qualify under the Superannuation Act **as from their respective dates of entry to the service.** The case is simplified because of the fact that each member has funds to his credit sufficient or more than sufficient to effect this object. Moreover, all members of the Retirement Fund who have given service prior to their entry to the classified ranks, should be allowed, upon making the proper payment, to have such periods taken into account for superannuation purposes.

7. The Report makes reference to officials performing duties of great responsibility, who are under neither the Superannuation nor Retirement Acts. They say — “As in the course of time their services will become of less value, it is respectfully suggested that early steps should be taken to bring them under a Superannuation Act.” This certainly is a suggestion to be seriously entertained, although the practical execution would not be without its difficulties.

The writer of this article hopes to continue this subject in the next issue, and will devote particular attention to the question of the basis upon which, in his judgment, such persons might become entitled to the benefits of superannuation.