

CIVIL SERVICE SAVINGS AND LOAN SOCIETY.

Following is the financial statement to Sept. 30, 1910:

RECEIPTS—

| | |
|------------------------|-------------|
| Shares | \$6,579 50 |
| Fees | 55 70 |
| Deposits | 1,486 90 |
| Repaid on loans | 11,504 63 |
| | \$19,626 73 |

EXPENDITURE—

| | |
|------------------------|-------------|
| Shares withdrawn ... | \$ 460 00 |
| Deposits withdrawn... | 629 01 |
| Int. paid on deposits | 22 66 |
| Loans granted | 18,097 10 |
| Expenses | 192 99 |
| Dividends on shares... | 29 96 |
| Cash on hand... .. | 195 01 |
| | \$19,626 73 |

Loans to date, 319; average amount of loans, \$56.71.

Members who desire to negotiate loans are informed that, in order to avoid disappointment, applications for loans should be made as early as possible before the money will actually be required. This is due chiefly to the fact that the funds of the Society are not sufficiently large to handle all the acceptable loans asked for.

Those who now have loans with the Society are reminded that they are expected to be prompt and regular in their payments. Failure to come up to this standard classes one as an undesirable borrower. It is the intention of the management that strictly business methods shall prevail.

The manager may be seen at the Civil Service Club, 75 Mackenzie avenue, every Monday and Friday (holidays excepted) between the hours of 5 and 6 p.m., when payments will be received and any other business transacted.

Any information regarding membership, loans, etc., may be obtained from the manager, to whom all communications may be addressed at the Auditor General's Office, 167 Queen street.

F. S. JAMES,
Manager.

Correspondence.

We do not hold ourselves responsible for opinions expressed under this heading.

Some Remarks From a Veteran.

To the Editors of *The Civilian*:

With this letter I mail to your address marked copies of the London "Daily Mail," in which you will read two articles headed "The Patronage System" and "Patronage by Ministers," which I have no doubt will be read with great interest by all who are working to have "Civil Service Reform" carried out strictly, impartially and honestly throughout the inside and outside services of all government departments, Dominion and Provincial.

During the past forty years I have often had reasons to think that it was a pity that Civil Service Reform was not adopted and carried out from 1st July, 1867. During the fifty years that I was employed in a government department I always had the feeling that the civil service was a fraud on the taxpayers of the country and that work and wages were a farce, when I thought of work, labour and employment everywhere outside of the civil service.

I think it was in the autumn of 1905 that ex-President Roosevelt contributed an article to the *Cosmopolitan Magazine* of New York, in which he gave his experiences as a civil service commissioner, and he explained fully and clearly the difference between the old and new Civil Service Acts and how Civil Service Reform was carried out in all the government departments in Washington, D.C.

In the spring of 1908 the *Canadian Magazine* of Toronto published an article contributed by an official in Milwaukee on Civil Service Reform as it was carried out by the State Government of Wisconsin and adopted by the Municipal Corporation of the City of Milwaukee. The magazine also published an article on the civil service system of the government departments in London, England. Early in the year 1909, I think, *The Civilian* had one or two articles from an official in the Royal Mint, dealing with the civil service system in the government departments in London, England. I think he will be rather surprised to find out after he has read the articles in the "Daily Mail" that the Motherland cannot teach her daughter Canada anything new "notwithstanding anything to the contrary in the Civil Service Act," or in the public interests!!

When the Civil Service Commission of 1892 endeavoured to investigate and to improve the government departments at Ottawa, I wrote to the Secretary of the Commission and gave him my opinion and experience as a civil service clerk. If you should get a