

## MEMORIAL RE SUPERANNUATION.

To the Honourable W. T. White, M.P.,  
Minister of Finance for Canada.

Sir.—

The undersigned have been commissioned by the Civil Service Federation of Canada to make known to you and through you to the Government the wishes of the civil service with respect to superannuation.

In directing your attention to a matter of such importance we may be allowed to review very briefly the present situation. All members of the permanent service who have been appointed since the year 1898, including all persons transferred from the Outside to the Inside Service, are now without superannuation. The number of these is approximately seven thousand, the number remaining under the old Superannuation Funds in force prior to 1898 being approximately seventeen hundred. It will be seen that in the case of over eighty per cent. of their employees, the Government are without the means of retiring them with due regard to economy of administration and the preservation of efficiency.

In making this statement we are far from intending any disrespect to the framers of the Retirement Act of 1898; but we venture the opinion that no one can examine the matter closely without becoming convinced that the Retirement Act will never accomplish the objects hoped for from it,—that it can never, in a word take the place of a superannuation measure. This, we think has been demonstrated by the experience of the Government during recent years. If further proof were needed we would refer you to the careful and convincing calculations bearing upon this point which appeared in the Report of the Royal Commission on the Civil Service appointed in 1907.

If, we might ask, the savings bank principle which lies at the root of the Retirement Act be a proper substitute for superannuation, why 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 the banks their pensions 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 75 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.