

## Opportunities in the Service.

By E. G., Ottawa.

The matter of opportunities in the civil service is, too often, considered solely from the negative side,—that is, the things that *are*, are forgotten when we fret for things that *are not*. Almost any civil servant will talk freely of the opportunities that are denied him, and his plaint will cover the old familiar themes of salaries, promotions, organization, forbidden participation in outside businesses, etc., etc., etc. It seems to me that these are things to be more seriously considered by the prospective entrant than by the man already in the service. Everyone knows of these disabilities before he gets “a government job,”—if he does not he must be deaf and blind. Let us, therefore, for the sake of a change, turn our faces to the sun and consider a few real, valuable opportunities which are open to civil servants by virtue of their position as employees of the Federal government, and by making wise use of which they may secure material advantage.

Most of these advantages have been secured to the service by the enterprise and hard work of certain men in the ranks, but there is one very important advantage which is the gift of the government. I refer to civil service insurance.

The government of Canada offers to each man in its civil service, who can pass the test for physical fitness, two thousand dollars of life insurance at a rate which no private company can approach. In fact, it is commonly said that civil service insurance costs just about one-half of what the insured would have to pay to a private concern for similar benefits. Civil service insurance is not an investment of a profit-producing kind, but it is a means of protection to the dependents and of peace of mind to the assured himself that no self-

respecting civil servant can afford to ignore. The means of entrance to the insurance benefits are simplicity simplified, the cost is amazingly small, and the method of payment so easy that the money is never missed,—yet the number of assured civil servants is most disappointingly small. During the past two years there has been some improvement in this regard, but yet the number of policies in force is but a small proportion of what it should be. Were such an opportunity thrown open to the public there would be a rush of business which would require hundreds of clerks to take care of. Were the privilege removed, what a howl would go up from the service! The opportunity is there, the service has it all to itself. The eligible candidate who has not taken full advantage of it shows little “executive ability” in his private affairs. The Civil Service Association has asked the government to raise the maximum of insurance from \$2,000 to \$5,000 and the (unofficial) answer is, “You don’t make use of the opportunity you have now.” Need any more be said?

The Civil Service Loan and Savings Society is open to all Ottawa civil servants. On deposits it pays 1% more interest than the banks, and so successful has been its management that, for two years past, members have received 5% on their stock. Few civil servants are so “well fixed” that a sudden misfortune in their affairs may not render use of a little “ready money” a source of great comfort and relief. Before the organization of this society, a civil servant, facing such a situation, had to turn to his friends for aid or place himself in the hands of the money-lenders. The misery and despair which, in unnumbered cases, followed recourse to this latter resort, were