

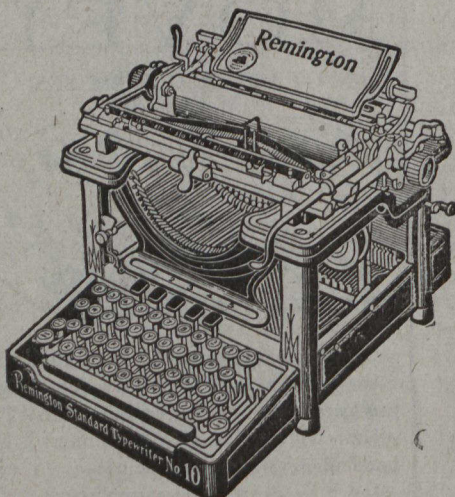
However, as it seems to me that Superannuation should be a free gift on the part of the State, it does not seem that the State should also be under obligation to provide for the dependants of a deceased servant. In order to encourage civil servants to provide for their dependants after their death, advantage should be taken of the liberal scheme of insurance which has been inaugurated for their sole benefit. To serve this object, it would undoubtedly be to the best interests of all civil servants to introduce a measure whereby it would become obligatory for the civil ser-

vant, on determinate conditions, to insure his life up to a certain amount, say, two thousand dollars, and to grant him the privilege of deriving further benefit from additional insurance up to a maximum of, say, five thousand dollars; any amount over and above two thousand dollars to be at the option of the individual. The great advantage of this scheme is manifest on an officer dying after having been superannuated. In the absence of such a scheme there exists no general system by which the dependants of a deceased functionary are provided for under these circum-

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