

A paramount question that confronts the Canadian government is how to humanely dispose of those employees whose days of usefulness as servants of the people are at an end. The Retirement Act, under which Civil Servants appointed to-day are placed, has utterly failed to meet the demands of the case. Hence the desire for a Superannuation Act that will give a measure of relief from the totally inadequate provisions of the present system.

Civil Servants are not looking for something for nothing. Under the old acts they have paid, and continue to pay, the rate of deduction demanded, and whether the anticipated act is a contributory or non-contributory one is not of such great moment as is the unanimous desire to have an act that will meet a contingency that the future holds for all. Under the old Superannuation acts, Civil Servants pay an amount annually into the Fund, the percentage of deduction being based on the salaries paid, and it is a sad but true reflection that hundreds of Civil Servants have paid into the Fund for ten, twenty, thirty or more years and, dying in harness, have never received one dollar from the Fund; the Government of the day, under the terms of the Act, having taken this money without making any return therefor. This state of things still exists, but it is confidently expected that the remedy is at hand in the new bill.

There is room for difference of opinion on many of the questions which arise in respect to Civil Service administration. However, on one very important question, namely the method of retirement in the event of permanent ill-health or on the attainment of old age, remarkable unanimity prevails throughout the world. It is agreed by nearly everyone who is, by experience and otherwise, entitled to an opinion on this important matter, that the most economical and satisfactory method is to be found in some one of the many forms of the pension system. Whether the whole of the pension payments should be provided by the State, or whether a portion by the State and the balance by the beneficiaries, is a detail which need not here be considered, except to point out that some of the greatest authorities in the world maintain that the larger the portion of the pension payments directly provided by the State the more economical is the scheme to the rate-payer.

Where some such system of retirement is not provided, the consequence is that employees are and will be maintained on the pay-roll long after they have ceased to be of any service to the nation. To satisfactorily get over this difficulty in any other way than by a system of retiring allowances has as yet surpassed the ingenuity of man. This has been found true in the