

very likely a great deal more in the shape of salaries to employees who have outlived their usefulness than it would if it granted pensions. It has thus all the cost of pensions, with the inevitable defects of a vicious system. It is these considerations which prompted President Taft's observation on the subject in his congressional message in 1909, in the course of which he observed: "Every reform directed toward improvement in the average efficiency of Government employees must depend on the ability of the executive to eliminate from Government service those who are inefficient from any cause, and as the degree of efficiency in all the departments is much lessened by the retention of old employees who have outlived their energy and usefulness, it is indispensable to any proper system of economy that provision be made so that their separation from the service shall be easy and inevitable. It is impossible to make such provision unless there is adopted a plan of civil pensions." . . . "We can not, in view of the advancing prices of living, hope to save money by a reduction in the standard of salaries paid. Indeed, if any change is made in that regard, an increase rather than a decrease will be necessary; and the only means of economy will be in reducing the number of employees and in obtaining a greater average of efficiency from those retained in the service."

Mr. Brown's proposal for the United States contemplates a deduction of from about 4 to 11 per cent., to be invested at  $3\frac{1}{2}$  per cent., from each payment of salary, without any contribution from the State, the accumulated amount to be paid over on retirement, or invested in a Government annuity. This would be similar to the Retirement Fund in Canada, where there is no superannuation measure. The objection to such schemes is that probably the civil servant could get a higher interest

on his savings or has to pay more for anything he borrows; thus he may be paying 6 per cent. on a mortgage, and it is not pleasant to do this when he is putting by money which earns only  $3\frac{1}{2}$  per cent. *The Civilian* at Ottawa, which has discussed the subject in the interests of the Civil Service of the Dominion, objects to the arrangement on this ground. The objection is not felt so much if the State contributes, and, as the State in the long run really pays the same whether the employé nominally pays the whole or part, there seems no occasion to have an invidious system, at any rate for new-comers.

In British Guiana the Widows' and Orphans' Fund was established as early as 1873, when a superannuation fund, which had been in existence since 1860, was applied in this way. An abatement was made from salaries of 4 per cent., and the generous rate of 6 per cent. interest was allowed to the fund. Since then scales have been established fixing the amounts of pensions, and the pensions have been made chargeable on the revenues of the colony. A larger provision can now be secured by submitting to an abatement of 5 per cent. The system has been adopted in several Crown Colonies, and is undoubtedly well suited to places where climatic conditions increase the ordinary perils of life and make insurance expensive.

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