

How Quebec has solved the Superannuation Question.

By *Sirius*.

Until very recent days the government of the Province of Quebec had a superannuation problem on its hands very similar in general outline to that which now confronts the government of the Dominion. In Quebec as in the Dominion there was a time when the superannuation of civil servants was believed in. Supervened, however, in both cases a time of unbelief, when the evil seemed greater than the good. Quebec came to that mistaken opinion first, viz., as long ago as 1893. To do her justice she has been the first to recognize her mistake by an Act of the present year. It is to be hoped the Dominion does not take as long to follow the good as it did the bad example.

On January 1, 1893, the superannuation measure which had previously applied to civil servants in the employ of the Province of Quebec was abolished. This, of course, was of immediate effect only in the case of future entrants to that service, and the employees appointed prior to the date in question continued under the old conditions. When, with the passage of time, the error of the act of 1893 was recognized, a situation not dissimilar to, though somewhat less complicated than, that which now prevails at Ottawa had developed. In other words, a measure or series of measures had to be framed looking both ways—to the future, with the view of setting the matter at rest once and for all and on the best possible basis; and to the past, so as to retrieve as well as might be the ground lost by sixteen years absence of a proper means of retiring old or worn-out employees.

The act of the present year (chap. 15 of the Quebec Statutes for 1909 just issued) solves the forward look-

ing portion of the problem, by re-enacting, practically without change, the act which was repealed in 1893. Clerks entering the Quebec service hereafter will fare as did their brethren of sixteen years ago and earlier.

When it comes to bringing the appointees of the period 1893-1909 under superannuation the difficulties of the situation appear. These, of course, must be given the option of coming under the act or not. In the case of those who decide not to come, the government must sow as it has reaped, and remain until the end without the advantages which a superannuation act confers. In the case of those who desire to become eligible for superannuation, two courses are open, to be preceded in either case by a formal notification to the Provincial Treasurer that they intend to avail themselves of the act:

I. They may elect that the period of service entitling them to a pension run from the time the superannuation measure is re-enacted, the deductions from salary beginning from the present; or

II. They may elect to have this period begin from the date of their appointment.

Mark, however, the price that has to be paid for the latter choice: Within ten years from date the clerk in question must pay in to the provincial treasury the full amount of the deductions that would have been made from his salary between the date of his appointment and 1909 had the present act been in force, *plus* interest, compounded annually. If an employee who has made an engagement of this kind to pay back his superannuation deductions dies or is retired before the payments are completed, he, or his widow, or children, as the case may be, are to be entitled to the same pension as