

time prevents me dealing more fully with all the faults; but, briefly, it may be said there is no good in them.

In what I shall hereafter say bearing more directly on the subject in the programme it will be understood that I am discussing a scheme of superannuation for a composite service such as we have here at Ottawa; and in such as, I take it, you are nearly all interested, in which are found under one administration a large number of classes of employees of all grades and ranks, from artisans to artists, from almost manual workers to the highest technical and administrative officials, all to be grouped together under one scheme of superannuation. I suggest to you the problem is entirely different from that of devising a scheme for, say, bankers, when all enter at substantially the same age, with substantially the same potential possibilities, doing mainly the same type of work, capable of continuing service to about the same age; in short, a uniform service. Much the same uniformity will be found in many other services, as, for example, railwaymen, teachers, police, firemen, industrial workers, army, navy. In a national Civil Service there is no such uniformity, not even within the same department. The problem is much what it would be were we endeavouring to provide a common scheme of superannuation for railwaymen, teachers, police, firemen, industrial workers, army and navy, and I again suggest to you that the problem would be widely different from devising a scheme for any one of these groups. A common age of retirement is not likely to be equally applicable, there will be little or no relation between salary scales in the various classes; the traditions and methods of administration will differ. The problem is difficult, and it should be attempted to adopt such general features with sufficient flexibility that they may to a reasonable degree be expected to adapt themselves to the requirements of each class, and to the individual; to so devise the financial details as to afford a basis and facilitate the making of amendments when experience shows amendments to be necessary.

Now to discuss more particularly the subject under the various heads in the programme. I would say a well devised scheme of superannuation is in the best interests of the Civil Service, the Government and the people. The best interests of all three when properly understood are identical. It is sometimes said any superannuation scheme is better than none. Of this I am doubtful, for an ill-devised scheme may so sicken the people that abolition follows, and it is difficult to get the matter taken up again. The case for superannuation is sometimes made out from the C. S. point of view on the grounds of sympathy for the C. S.; that it is unfair to dismiss him on account of weight of years or on account of illness. Such considerations have their place, but I do not in the least wish to urge them here, but rather justify superannuation in the interests of efficiency and economy. A scheme of superannuation is necessary for the reason that responsible officials will not dismiss an employee because of age or ill-health. This is no criticism of responsible officials, but rather an evidence that their hearts are in the right place and beat the statutory number of times a minute.

Are employees to contribute? If yes, it is much easier to get the scheme enacted; the public object less; it is more likely to remain on the statute books; it gives the employee more say as to what the benefits shall be, and possibly a direct say in administration; it is more in keeping with their self-respect; a contribution makes the scheme a virtual contract of employment; it makes more obvious the necessity for establishing a fund, and this is very important as affecting the permanency of the scheme.

*(To be Continued.)*