servants, whose habits of thrift and selfhelp it will stimulate, without imposing an undue burden on the Dominion."

Deductions from the Foregoing.

While there are many observations which might be made in view of the history of retirement schemes in Great Britain and New Zealand we content ourselves with the following:

First: The only way to settle a grievance of a body of civil employees (or in fact any other body of men) is to have the matter thoroughly investigated and the grievance shown to be an imaginary one if it can be shown to be so. It is worthy of note that in every case in which the civil emplovees of Great Britain and of New Zealand showed discontent in respect to the matter of retirement their contentions were found to be well grounded and were at last remedied according to their wishes.

Second: Whether the employee contributes or not would appear to make no great difference to the Government, for the salaries eventually become adjusted so as to take the pension into account. The natural inference also would be that if the employee were to make a partial contribution the salaries would become adjusted so as to take the balance of the necessary contribution into account.

Third: The public generally is not opposed to a well advised scheme of retirement. It is the abuse of such schemes, partly due to ill-advised provisions and partly to bad administration, which has led to their unpopularity.

A New Scheme Proposed.

Coming now to the second published of the documents before referred to we find it mainly devoted to a system of retirement which Mr. Brown recommends for adoption in the United States (61st Congress 3rd session, Senate Document No. 745, 1911, 225 pages.)

So far nothing has been herein said about the necessity or otherwise of having any scheme of retirement whatsoever-about the equity or inequity, the justice or injustice. the wisdom or the lack of it, the economy or the waste. It is often asked "Why should the Government make any provision for the retirement of its employees?" It is stated that their salaries are good, often above those in the commercial world for the same class of work. their positions are secure during life and their physical and mental energies are less exhausted when old age arrives than among those following more arduous occupations. There is much to be found in Mr. Brown's first document on both sides of these questions, but it may be felt that in an old country like England existing institutions and customs have to such a great extent been inherited from, comparatively speaking, a remote past, and have as a consequence come to be accepted as part and parcel of the nation as a going concern, so that no really clear vision can be had on this phase of the question. It might on the otherhand be argued that in an examination of conditions in a country which had never been blessed (or otherwise) would any such system would be found the true answer to these questions.

We have such a country at hand —the United States, and in the first 27 pages of Mr. Brown's document we find the answer to these questions, so far at least as the United States is concerned. These 27 pages are devoted very largely to quotations from the reports of the administrative heads of departmentsmen who should know. We cannot pass over this portion of the document without selecting a few of the most pertinent extracts from these quotations as well as from Mr. Brown's documents. Unless otherwise indicated the quotations are from what Mr. Brown has to say.

"There is one problem of the ser-