

petent and official staff; he would be able to remove the inefficient at the earliest pension age, fill their places with young and energetic men, and provide for promotion in the service.

### General Conclusions.

I have studied the working of pension schemes for many years, and I have come to the conclusion that the employer does, in the long run, save the contributions he makes to any proper pension scheme (in which I do not include the savings-fund scheme) out of his salary list, and, paradoxical as it appears, the more he contributes the more he saves.

My conclusions may be summed up as follows:

1. That the straight-out pension attracts the services of the best men, secures contentment, efficiency, loyalty, and a steady flow of promotion, and is the most economical for the employer.

2. That the next best plan is for the employer and employees to contribute equally to a pension fund; because then efficiency is secured by superannuating the old and inefficient, thus providing for the promotion of the best men and for the introduction of young and vigorous men.

3. That a pension fund to which the employees alone contribute is better than nothing; but the service does not attract the higher-grade man; it breeds discontent and keeps the staff inefficient, and all that can be said for it is that it provides for the superannuation of those men who remain in the service long enough to qualify for it. From a monetary point of view it is more expensive than a service without any pension at all.

4. That the compulsory savings-fund scheme is the worst of all. There is nothing attractive whatever about it. If the savings are to be large enough to provide for a pension at 60, they will be so great that the employer must help by increasing the salaries; but the fact that the

savings are the property of the employee is a direct incentive for him to leave the service and withdraw them. Thus, all but the most inefficient would leave at the first opportunity, and the result would be that the employer would have to pay most of the savings and have a most inefficient staff. This I know from experience, for I have been consulted by large employers of labor who had savings-fund schemes and who found them to work out most unsatisfactorily.

H. W. MANLY.

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### RAILWAY MAIL CLERKS.

Once more we have a sad story to print of accidents to mail clerks. It is only a year ago, since the terrible tragedy on the Buffalo and Goderich line. I am sure the whole Civil Service will sincerely hope that Messrs. Fulton and Park will completely recover from their injuries and, at the same time, through the columns of our "family-journal," proffer them and their loved ones a sympathetic greeting.

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The fine old game of rackets, of which the modern lawn tennis is a variation, seems to flourish only in Montreal. One would think that Ottawa could support a club and a court. The Racket Court on Metcalfe street was originally designed for this purpose and many a hard-fought game took place there. It is a splendid game for the winter months, especially for the busy office man and brain-worker. Last week the championship of Canada was won in Montreal by Mr. F. F. Rolland, who defeated Mr. Gordon W. McDougall after a hard match. This is the ninth time that Mr. Rolland has held the coveted honour—although not consecutively.