

least possible inconvenience to the insured. By means of this automatic device, the risk of having the policy lapse through inadvertence, or failure to make privately the necessary provision, is entirely removed.

We have often heard it objected that the scope of the Act is fatally limited on account of the fact that persons contributing to Superannuation Fund No. 1 are required, upon becoming insured, to pay an abatement rate of 3% instead of the  $1\frac{1}{4}\%$  or 2% regularly applicable under that Fund. Counting this additional 1% (for practically it amounts to an additional 1% in all cases) as part of the charge made for the insurance, the result is that the cost of a C. S. policy is for such persons usually about the same as the commercial rate. If the salary be comparatively small, the C. S. rate

will usually be less, and if the salary be large, usually greater than the regular commercial rate. But this surcharge applies only to about 1,900 persons out of a total of about 7,200 who are now eligible. The number of persons coming within the scope of the Act has recently been very largely increased by the transference to the Permanent List of a great number of clerks formerly classed as Temporaries. And the number eligible will continue to increase rapidly from the continued operation of the same cause, as well as in consequence of new appointments to the service being made.

Tables of premium rates and other information relative to the Civil Service Insurance system may be obtained by making application therefor to the Superintendent of Insurance, who is the officer charged with the administration of the Act.

### Further Observations with Reference to the Civil Service Association.

The last number of THE CIVILIAN contained an article dealing with the subject of the Association, and the scope and direction of the activities which such an organization ought naturally to foster. As the time for the annual meeting draws still closer, it seems to us fitting that the attention of the service should be directed to one or two very practical considerations.

The service must, first of all, definitely come to a conclusion whether it means to take a whole-hearted interest in the Association, and uphold its hands in the good work that is being done. The service must, in a word, make up its mind whether or not it wants the Association to continue in existence. We shall be much surprised if the decision be in favor of putting up the shutters, for such a conclusion seems to us flatly absurd. There are still among us, it is true, a small band who consider that service

organizations of any kind are superfluous. So they are, for any purpose which these our friends are capable of conceiving. They do not even yet realize that their old sheet-anchor, *Pull*, can carry them no longer, and no demonstration that we can make would give them the much-needed new outlook, or put a right spirit them within. But these persons are now so few as to be a negligible quantity, and Father Time will soon place them *hors de combat* completely.

The practical question fronting us just now is of different nature. Stated briefly, it is this; Is the service prepared to take a genuine, active interest in its Association? The interest during the past year has been passive and theoretical, except in times of excitement, when it took on a spasmodic activity, not always very helpful. Is this to be changed during the coming Association year? It is a consummation devoutly to be