

State must pay two salaries instead of only one salary and a pension.

It is sometimes claimed that salaries should be increased with the view to have civil servants save for their old age; that such a step would discharge the obligation on the part of the government. Insofar as the interests of the civil servant are concerned, such provision might be satisfactory — in certain cases at any rate — but, in the interests of the government itself, nothing could be more detrimental. The cost might, perhaps, be the same but the advantages of Superannuation would most assuredly be lost in such a scheme. The government would lose one of the most powerful levers in the exertion of individual effort that any legislative measure could afford.

Civil pensions are a debt due by the State both to itself and to the individual. To itself, it is a matter of the greatest economy—and to the individual, it is a matter of justice that in infirm age the country should come to the help of him who has devoted to it his talents and his strength.

The question as to whether Superannuation should be contributory or non-contributory is one which has the best authorities favouring each side. After much consideration, some advocate that it is only fair and just that civil servants, who derive benefit thereby, should contribute towards the cost of a system of Superannuation; that by contribution the civil servant establishes his right to a pension which cannot be taken from him in a momentary feeling of economy in the administration. However true this may be, it is felt that a system of Superannuation being primarily for the benefit of the State, and being a saving of public money, no deductions should be made from the salary of the functionary, who derives benefit only incidentally by his retirement from public life in old age, or from infirmity, on a reduced salary. The economy and efficiency in the service, secured by the power to compel the

resignation of officers who have become incompetent from age or infirmity, is more than commensurate with the expense of the retiring allowances.

Another phase of Superannuation is the provision for the widow and orphans of a deceased civil servant. While it is undoubtedly of great importance to the civil servant, it does not follow that such provision should be made *gratis* by the State. If a deduction is made from salaries in the active exercise of duty, the widow and orphans should derive benefit to the extent of the sacrifice caused by these deductions.

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