

sur la police que le gouvernement canadien offre à ses employés, offrons-leur même, au choix, le droit de la verser comme prime à une compagnie solide, contrôlons les versements à cette dernière, en les faisant effectuer au besoin par les comptables des ministères, mais cette retenue de 5% est énorme s'il faut que l'agent qui y est astreint s'oblige d'autre part à un prélèvement équivalent pour contracter l'assurance offerte, à laquelle, malgré son désir d'assurer l'avenir des siens, il lui faudra le plus souvent renoncer.

Tout à vous,
"C."

A Word From a Mail Clerk.

To the Editors of *The Civilian*:

Enclosed find express order for my subscription. A little more care as to the class of articles you allow to be published would make *The Civilian* nearly perfect. But a few more like that G. O'C. letter on his mail clerks must have a bad effect.

Yours truly,

"Incentive."

To the Editors of *The Civilian*:

In yours of the 15th inst., "The Regeneration of the Indifferent," you say nothing about the *incentive*. When the old-time preacher exhorted to a better life (Regeneration) he showed you a bottomless pit filled with all sulphurousness which you could by this means avoid. The modern preacher shows you the advantages of right or regenerated living.

Mr. C. C. James showed in his scheme for the regeneration of the farmer increased profit in his labours. Herein lies the chief and universally acknowledged *incentive*. When you ask for the regeneration of the civil servant, and I admit the need, what is, or where, oh where, is the *incentive*? The servant who has laboured to do his duty for 10, 15 or 20 years, and has faithfully accomplished it, is treated in our present system the same as the one who has made no effort, taken no care.

Your new appointee enters an office and sits between the two of them, is paid the same as either, and knows that there is but little probability that an increase would ever be his. Why should he worry? So he kicks off his shoes and goes easy! There is lacking the principal *incentive*.

Tell me what can the Capital expect in the way of regeneration under such a system.

Truly yours,

T. HAYNE.

Sarnia, Ont.

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101 St Francois Xavier St

Montreal

To the Editors of *The Civilian*:

Herewith I enclose fifty cents to renew my subscription for *The Civilian*, which, like other good things, improves with age.

With compliments of the season,

I am, Gentlemen,
Yours truly,

O. FITZABOYN WILKINS.
Bridgeburg, Ont.

Insurance for Women.

To the Editors of *The Civilian*:

From time to time articles have appeared in *The Civilian* on the subject of Civil Service Insurance, and in the issue of December 16th last I note that at a meeting of the Executive of the Association a committee was appointed to look after this matter. Unfortunately the advantages offered by this insurance are only open to the men of the service, although there must be, and doubtless are, a great many women in the service who find it necessary to make some such provision as insurance affords and who would be glad to take advantage of the easy terms of payment which government insurance permits of.

I should be pleased to know if this subject has ever come up before the C. S. Association, and if so has any action been taken in the matter. I have written to the Superintendent of Insurance regarding