

employee's liberty is not interfered with. This, however, appears to us to be a somewhat one-sided view of the matter which eventually would not redound to the advantage of the service. There are many positions in the service in which the employee gets experience and training which are to be had no where else but in Government employment. Many positions afford an employee opportunities more valuable to him than a post-graduate course at a university. Is it right or proper then that the Government should give men a training they can get no where else and then leave them free to sell that training to the highest bidder?

The touchstone by which the merits of the disability legislation must be tested is, Will it conduce to the elimination of the cases of disability as they occur"? By this alone must its merits be tested. During the first 20 years? No. After twenty years? Yes, to a limited extent. Where on account of special circumstances hardship would result, he will be retained on the pay-roll as before. The provision whereby the employees' savings are retained during disablement until the retirement age would seem to be ill-advised, and especially so is the provision for deductions from the disability allowance to be added thereto. This will make the allowance during disability less than that after the retirement age, yet except in rare cases those who become disabled before age 60 can never attain to age 70. It will certainly give rise to immense dissatisfaction among disabled employees to see money which is their own in every sense of the word being accumulated at 3½% to a retirement age which they can never see while they are struggling along on a mere pittance and even contributing to the augmentation of their tied-up savings. There seems to be little wisdom in limiting the disability provisions to employees of at least 20 years' standing. The result will

be that all who become disabled below 20 years' service will hang on at full pay until the disability benefit can be secured. There can be no saving in this limitation, in fact there must inevitably be loss. As to the method by which the disability fund is to be supported, there is little to be said in its favour. It will materially reduce salaries during the first six months of entry, which will ultimately necessitate an increase in the entry salaries, thus the appropriation for the disability benefits will be made under the head of salaries. That this provision will ultimately necessitate an increase we feel certain, for in the lower grades the entry salaries now no more than provide the bare necessities of life. Reduced by one-fifth they will prove wholly inadequate. The same objection cannot be taken to the retention of the promotion increases, but this will no doubt be a source of irritation. Mr. Brown is not wholly satisfied with the disability provision, but refrains from making any more liberal recommendation on account of the absence of reliable statistics for the calculation of the cost. The statistics which will be obtained under the limited benefits may prove quite unsuitable for calculations for a more liberal provision. The more liberal the provision the more disabled will be eliminated, and the more speedily will the elimination take place after the actual occurrence of disability. The cost of the disability provisions of Mr. Brown's Bill would probably be but a small percentage of the total cost. If this is the case the necessity for absolute accuracy cannot be urgent. The more advisable course would seem to be to put in force the provisions as liberal as it is thought they ought to be, and if it is thought proper that each employee should pay his disability insurance, the premiums could be calculated with ample accuracy from Mr. Arthur Hunter's Disability tables recently published in the Transactions of the Actuarial