after he has retired from the service, before receiving the whole of a year's pay, the state pays the difference to his family.''

''This last legislation must be regarded as a recognition of the employees' contention that, in fixing salaries, the practice has grown up of taking into account the value of the pension. The Civil pension in England has come to be the equivalent of a deferred annuity paid for by the difference between the salary actually received and the salary that would be received were there no pensions. Hence in practical operations, the pension of England is vertually a contributory system.'' It is worthy of note that, a plebiscite being taken, 98% of the service expressed themselves in favour of the change.

Superannuation in New Zealand.

Turning now to that part of the document relating to New Zealand, we find an equally interesting and an equally varied history.

Free pensions were granted in 1858 and abolished in 1871—''chiefly on the ground of expense.'' For the next thirteen years there was granted a compensation of one month's pay for each year of service. In 1886 a fund was established precisely similar to the ''Retirement Fund'' of the Canadian civil service. This provision continued until 1893, when a system of compulsory insurance was introduced. Both the Retirement Fund scheme and the compulsory insurance proved themselves inadequate and unsatisfactory. ''All classes of Government employees were discontented, but after 1893 no retirement legislation affecting employees of the ''public service'' proper was passed until 1907. Measures affecting special classes of government employees, such as the police force, the railway officers and teachers, were passed, however, in the intervening years.'' According to the ''Civil Service Classification and Superannuation Act, 1908,'' a contributory system of retirement was established. The annual allowance is one-sixtieth of salary for each year of service not exceeding forty-sixtieths with an annual allowance of $88 to widows and of $63 to children under 14 years of age. The contributions made by employees are intended to be supplemented by contributions from the public revenues. The following quotation from page 194 of Mr. Brown's document is especially interesting.

''The superannuation scheme seems to be satisfactory to the New Zealand public as well as to the civil employees. Press comments at the time of its adoption took the form of congratulations rather than any criticism of the extra charge laid on the country. Sympathetic interest was also shown by Australian and English papers. 'While the superannuation scheme undoubtedly imposes a heavy tax on the consolidated revenue, it at the same time relieves it from another heavy outlay, and the additional cost of superannuation is not so great as might at first be supposed,' was the comment of a Melbourne paper. This cost was denominated by another journal as a 'very moderate pull on the Dominion's exchequer.' 'The annual cost of the scheme, although not yet ascertained, will, to some extent, be offset by a direct saving in other directions, while the indirect saving through securing a more efficient public service should be very material' was the view expressed by a Sydney paper. The comment of a London insurance paper was: 'We believe there is here outlined an admirable scheme of superannuation, the administration of which will be watched with interest in many quarters of the world. We content ourselves in the meantime with observing that the indications are that it will work out to the benefit of deserving state