has added *full pay* instead of the regular allowance. What a travesty to require a daily attendance from the poor old souls, thus manumitted from everything but the semblance of toil. And what of the public service itself? Well, really ,it should have some consideration, and, as we said, a properly-administered superannuation system enables it to consume its own smoke.

There are now upwards of 5,000 persons upon the Retirement Fund, and the number grows a-pace daily. Whether the service succeeds in getting superannuation restored or not, let no misguided soul amongst us be lulled into the belief that the Retirement Act is a substitute for superannuation. It is a savings bank scheme, utterly inadequate for superannuation purposes, and without the merit of allowing the savings to be used in time of need, howsoever extreme; and it is compulsory, without one single reason of public policy, or mutual advantageousness, that can justify such an exercise of compulsion.

## CO-OPERATION.

Looking to the future of the civil service, remote as well as immediate, THE CIVILIAN would be inclined to rank very few problems more prominently than those which group themselves about the subject of co-operation. It is undeniable that the opportunity lies at the door. The first condition of success - a stable membership - we have here in the highest potentiality. Moreover, it would be a membership of relatively large purchasing power, as well as being unusually strong numerically. No doubt the chief reason for the comparative unimportance of cooperative undertakings on this continent, as compared with Europe, is to be sought in the almost ceaseless Aux of our population. Yet we have.

several successful enterprises of the kind in Canada, in full vigour, at the present moment, demonstrating that after all the most necessary thing is business intelligence and a knowledge of the peculiar nature of the material which must be dealt with.

The first attribute, then, of the problem from the civil service standpoint is its inevitableness. The second is that it is to a degree technical, and one, therefore, which must be dealt with by experts, trained both as business men and as co-operators.

At the present moment the whole temper of the service calls for some consistent and well-thought-out policy on the subject. That this is so, we may attribute in no small measure to the success of the coal purchase and to the launching of the loan and savings society. The first of these in particular, being in the direct way of business, has had a far-reaching influence. The danger at present would seem to be the initiation of similar ventures in other fields on lines less carefully considered and without reference to the fact that under the circumstances of the case correlation is of the very great importance and that the whole movement should from the outset take on a consistent plan.

This brings us to the crux of the difficulty. There is at present no central guiding spirit in the matter. Schemes may arise by ones, by twos or by dozens, without reference to each other, with the widest dissimilarity in scope; and the individual civil servant will be left to his own unaided judgment of each. They may be uniformly excellent, as we may certainly expect them to be uniformly well-intentioned. But there will be no criterion of their excellence, and no guarantee that they represent the best returns, either separately or in the mass, that the conditions offer.

If we were allowed an opinion, it would be that the Association has here an unique opportunity of coming to the rescue of the situation. It is hard to see how such a task should