

with the system under which they now are, and feel that the possible advantages of the White Bill would not compensate them for the high rates which they would have to contribute therefor. As regards contributors to the Retirement Fund, there is a natural reluctance on the part of one who has contributed thereto for a period of ten or fifteen years to hand over the sum to his credit to the new fund, especially when he may possibly derive no ultimate benefit whatever from it, that is, in the event of his dying while in the Service and leaving no widow or child under eighteen years of age; and again the rates of contribution chargeable under the White Bill to those who have already been fifteen years or over in the Service are so high as to be almost prohibitive and altogether out of proportion to the benefits to be derived, especially in the case of those who may have had temporary service, which they would like to have included in the period of service upon which their retiring allowance would be computed; and further for the reason that the provisions made under Section 15 for the retirement of those who may be ineligible, by reason of age, to become contributors appear to be entirely inadequate for the purpose.

For these and other reasons not elaborated, your committee are of the opinion that *it is desirable*, and in the best interests of those now in the Service that another scheme of Superannuation should be devised, applicable only to those appointed before the White Bill becomes effective, leaving the latter to provide exclusively for those appointed after it comes into force, and to such members of the present Service as may elect to come under its provisions.

As regards the *feasibility* of a measure of the nature suggested by your committee, they are of the opinion that a Bill drafted somewhat on the lines of the Superannuation Act re-

pealed in 1898, that is to say, providing for a retiring allowance of 1/50 of the salary at the time of retirement (or the average salary of the last three years of service) up to a maximum of 35/50 or 7/10; an annual rate of contribution of, say, 3½ per cent. on salaries above \$600, and 3 per cent. on salaries below that figure; and provision for the inclusion in the period of service, of any temporary service, or past service in any capacity, in a manner similar to that provided for such purpose in the White Bill, should prove quite feasible from a business point of view, especially when it is borne in mind that the Mounted Police and Militia Pensions Acts as well as the Pension Funds of all banks in Canada, are drawn upon these lines; such a scheme would also, in the opinion of your committee, be conducive to the greater efficiency of the Service, inasmuch as it would provide an adequate means of retiring at the proper time, on a reasonable living allowance, all persons now in the Service who are not adequately provided for by the White Bill, or any other existing system. Your committee would also observe that such a measure, not being applicable to any person appointed after the enactment of the White Bill, would be only of a temporary nature, and would, like the Superannuation Act repealed in 1898, gradually in course of time become extinct, leaving the White Bill as the only Superannuation measure operative within the Service.

It is also the opinion of your committee that in order to give the benefit of any such measure, if approved, to every one in the Service who is willing to contribute the rates in the manner prescribed, no limitation of age should be fixed for eligibility to contribute, and in view of the comparatively low rates suggested no attempt should be made to provide for a Widows' and Children's Pension