

dates for office. These advantages appear to me to be so great that I should very much regret to see the system of superannuation abolished."

The British Government, which was very much wrought up over the subject at the time, also appointed a Superannuation Commission, which duly reported in the year 1857. That report contained the following, which I regard as a very concise and able statement of the case:

"It is probable that in many cases the hardship of removing an estimable public servant without provision would be avoided by retaining him in the service after he had become incompetent to perform his duties. This is, perhaps, the strongest argument in favor of a system of superannuation. It may be true that it is strictly the duty of heads of departments to remove from the service all public officers who have become, from any cause, incompetent fully to discharge their duties, without regard to their feelings or their future position; but experience has shown that this is a duty the performance of which it is most difficult, if not impossible, to enforce; and as it is impracticable, by any regulations, to define beforehand at what stage of declining health or increasing bodily or mental infirmity incompetence begins, the result is that, in the absence of superannuation, inefficient persons are retained in the public service. The injury caused to the service by the retention of inefficient officers might, no doubt, be in part corrected by increasing the numbers of the establishment beyond what would have been required had all the servants been efficient; but it would be impossible to justify such an arrangement, and under such circumstances the public service would be a loser for want of superannuation allowances, probably in actual money, and, at all events, in the less direct results. The evil consequences of retaining a single civil servant in an important post for which he has become incompetent cannot be estimated in money, and may be much more than an equivalent for the expense of the superannuation of a whole department! For these reasons we are unhesitatingly of opinion that the public interests will be best consulted by maintaining a system of superannuation allowances."

Mr. H. W. Manley, a British actuary of the very highest standing, and with immense experience in questions of superannuation, has expressed himself to this effect:

"It is not my province to discuss the social and economic effects of the failure of these funds; but I may venture the remark that a fund, maintained in a sound financial condition, is, in my opinion, a blessing to both employer and employed.

"The employer has the pick of the clerical market for the salaries offered, for a man would sooner take service in a firm where a pension is guaranteed, and at a lower salary, than where no pension is promised; he secures a continuity of service, for the employee will think twice before he leaves a service where he has a number of years to his credit for pension, for a small additional income; and if he (the employer) makes a proper contribution to the fund, in addition to guaranteeing a good rate of interest, he secures efficiency in the service by superannuating his servants with a reasonable pension when they are no longer useful. His salary list is a good 5 per cent.—I am inclined to think, in many cases, nearer 10 per cent.—less than it would be if there were no fund, and I do not think, therefore, that he can reasonably object to subscribe 5 or 6 per cent. of salaries to the fund.