

# THE CIVILIAN

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## Civil Service Insurance.

**An Account of the Benefits offered by the System.—  
Premium Rates very low. — Act not taken advantage of as it should be. — A suggestion for the  
C. S. Association in this connection.**

It is the common lot of the people of any country to live close to the means of subsistence. Few are fortunate enough to achieve a competence even after the efforts of a lifetime, and fewer still achieve that competence before middle life. But it is in early life that the greatest risks are incurred. It is in the early and intense days of the struggle that the young man marries and begins to have a family. Give him but life and health for a score of years and usually all will be well; the children will grow to men's estate, the combined family resources will become more ample. But should death supervene during that score of years, his helpless dependents are oft-times plunged into calamities so black that they are fortunate if they escape without complete ruin.

By what means, then, if there be any means, may such a man guard against the train of evils that would follow his early taking-off? By what means may he, poor in his life, make his family financially independent at his death? Everyone knows the answer: he may for a comparatively small periodical payment provide for a comparatively large amount of death-benefit. Life insurance, by all odds the best business translation we had yet had of the precept "Bear ye one

another's burdens," has supplied the adequate and the only remedy.

Let us now without further circumlocution get to the business in hand. The Government of Canada stands ready to insure the lives of its permanent servants upon terms which are easily the best that can be met with anywhere, as will be made plain in the sequel. It is by no means creditable to the members of the service that so few have taken advantage of this singularly good opportunity of insuring their lives. Making all proper allowances for lack of knowledge of the system, it seems remarkable that of the very large number who are eligible, only about 250 should have insured their lives in the 15 years during which the Civil Service Insurance Act has been in force. We remember well an occasion three or four years ago when Sir Wm. Mulock, then Postmaster General, expressed contempt for the lack of thrift shown by civil servants in neglecting their opportunities, particularly Civil Service Insurance. The deputation which waited upon him on that occasion took refuge behind the plea that the system was very imperfectly known, but this defence was not regarded as satisfactory.

In support of the statement that the rates of premium under the Civil