

meet any temporary reverses likely to arise, and it is hoped that with careful management this margin of safety may be made to increase.

The number of deaths during the year was 15, the largest number in any year during the history of the Society. While dealing with the subject of death claims, the Board desires to direct particular attention to the promptness with which these claims have been settled. A comparison of the date of death with the date of payment will show that out of the 15 cases:—

- 3 were paid upon the day of member's decease,
- 2 were paid upon the day following decease,
- 5 were paid upon the second day following,
- 1 was paid upon the third day following.

In the remaining 4 cases there was a longer interval of time, owing either to pre-decease of beneficiary and consequent necessity to wait until probate of will, or to the fact that the beneficiary for some reason failed to notify the officers of the Society of the death of the member.

The number of new members admitted to the Society during 1914 was 51, bringing the full membership at the close of the year to 381. This is a gratifying record. Still, there must be several times that number of acceptable risks among Civil Servants resident in Ottawa, and with the advantages which the Society affords, the Board feels that a reasonable expenditure of energy in canvassing by present members should swell the roll to two or three times its present length.

There is appended, as called for by Section 21 of the Constitution, a summary of the valuation of insurance carried as at 31 December, 1914. This has been prepared by Mr. A. D. Watson, who, on this occasion, as on so many previous ones, has given his time and ability as an expert to the interest of the Society.

The whole respectfully submitted to the consideration of the members of the Society.

(Sgd.) W. J. LYNCH,  
Secretary.

(Sgd.) A. G. KINGSTON,  
Chairman.

Ottawa, 25th Jan., 1915.

It is a common and always dangerous mistake to do your thinking with your ears.

Be less solicitous to excel the other fellow than to excel yourself as you were yesterday.

## Personals.

The following list includes changes in the personnel of the Service during the month of November, 1914, as far as obtainable. Division (Div.) refers to Inside Service only:—

### Appointments.

Agriculture.—G. W. Muir, Expr. Farm.  
Customs.—A. M. Oliver, sub-coll., Powell River; R. E. Love, prev. off., Bd. of Customs; J. W. Prout, prev. off., Sudbury; H. Smyth, prev. off., Regina; M. R. Angel, prev. off., Wallaceburg; Rene Lemieux, clerk, Montreal; E. Boulais, R. J. Lunney, E. G. Clerk, prev. off., Montreal; Geo. C. Ross, W. T. Wooster, prev. off., Toronto; G. G. Hetherington, St. John.

External Affairs.—H. C. Borden, Div. 1B.  
Finance.—H. O. Bompas, messenger, etc., Currency Branch.

Inland Revenue.—C. D. Grant, asst. insp. W. and M., Winnipeg; C. L. Catellier, Div. 2A, to be asst. secy.; J. W. Murphy, ex-off., St. John.

Interior.—Jos. H. Hawes, Topo. Sur., Div. 2B; Chas. McKeever, Geog. Beh., Div. 2B; P. C. Lightfoot, Geog. Beh., Div. 2B.

Justice.—Hon. Louis Phillipe Pelletier, judge of the Superior Court of Quebec.

Marine.—H. F. Smith, accountant, Quebec; Miss M. B. Thompson, Div. 3B.

Mines.—C. M. Sternberg, Div. 2B., Geo. Sur.

Post Office.—The following Ry. Mail clerks: G. E. McKay, B. E. Moriney, J. A. R. Demers, J. A. L. Bernier, C. H. Hamelin, J. A. Vincelette, A. Despres, L. H. Verret, E. Robert, J. G. Boutin, R. R. Pelletier, Quebec; W. A. McPhee, W. A. Robinson, C. D. Armour, H. C. Hill, G. D. Younghusband, A. Geldard, F. D. Maclean, R. S. McMullen, Moose Jaw; C. A. Thompson, F. L. Van Every, London; A. H. Bowland, Ottawa; R. E. McMahon, Toronto; N. R. Millar, W. B. Cornish, C. Felix, D. M. Dargie, Vancouver.

Railway Commission.—R. Richardson, asst. secretary.

Secretary of State.—Miss E. A. Armstrong, Div. 3B.

### Promotions.

Customs.—Blaise Heroux, Montreal, to chief clerk.

Inland Revenue.—W. A. D. Baby, to collector, Hamilton.

Interior.—F. C. Blair, Imm. Beh., to Div. 1B; J. N. Ferguson, Imm. Beh., to Div. 2A.

The following to Div. 3A: Miss G. L. Lightfoot, Imm. Beh.; Miss F. C. Wilkinson, Dep. Min.; Miss M. B. Macdonald, Mrs. C. M. Knight, Secy. Beh.; Miss G. R. Ralph, Edgar Robitaille, Lands Pat.; Miss H. Macmillan, Miss J. Moore, Miss F. B. Beattie, Dom. Lds.; Harry Hill, Ry. Lds.;