

infinite number of middle courses at least worthy of consideration.

The signatures of the members of Mr. Taft's efficiency commission appear at the end of a long series of specious arguments in favour of the "savings bank." Be it noted, however, that these arguments are really not arguments at all, but a series of statements that such and such desirable results will inevitably flow from the adoption of the "savings bank." But will they? And on the other hand that certain objections to the "straight pension" will be avoided—but is there any certainty that worse objections will not appear?

Notwithstanding, from the point of view of the employee, there is in reality no great objection to the system, except that it is not the best system. It gives him the greatest amount of freedom possible while he is provided for if he lives to old age. Nonetheless he will not be satisfied under it, and that is a weighty argument against it. Of what profit is it to adopt a system, however free from objection in theory, which is sure to be repugnant to the employees? No one likes forced savings. And then why be compelled to accept four per cent. interest when investments equally as safe can be made at six per cent.? There are civil servants at Ottawa paying six per cent. on the mortgage while the Government pay them four per cent. on their savings in the Retirement Fund.

The National Civil Service Reform League of United States lays down the following propositions:—

(1) That each employee in the civil service of the Government should receive proper and adequate compensation for his services at the time the services are rendered.

(2) A system of individual and compulsory contributions by the employees in the classified civil service of a reasonable percentage of their salaries, wages or compensation; such contributions to bear a reasonable rate of interest, compounded annually and which will provide a reasonable annuity at the age of retirement.

These propositions have the unre-

served approval of Mr. Jordan's association. It seems a little absurd to lay down as a sound proposition that an employee "should receive proper and adequate compensation for his services at the time the services are rendered," and then in the next proposition to state that he should not receive it all but should be compelled to leave a portion with the Government in order to facilitate the speed with which they may kick him out should he, for example, be overtaken by ill-health. An employee cannot both receive and not receive his compensation at one and the same time.

The implication that a civil servant is incapable of looking after his own affairs will not tend to make him more capable of doing so. Most employees prefer to do their own investing. It is true he may invest badly or even lose his savings, but he wants to do it himself. He can if he is cautious invest in bonds at six per cent. or in real estate where he will double his money in three or four years or perhaps he will prefer to "margin" C.P.R. If it is a sound proposition that a man should receive proper and adequate compensation, then he should receive it, and do with it as he pleases.

The heavy deduction from salaries under the "savings bank scheme" is one of the least objections to it from the point of view of the employee. It is likely to be an objection on the start, until salaries become readjusted. It would perhaps impose some hardship on present members of the service for some little time, but salaries would eventually readjust themselves or the Government would have to put up with the services of employees who were willing to work for the net wage. To take an extreme case, — suppose for example, that a deduction of twenty-five per cent. were made. This would necessarily very shortly be followed by an increase of twenty-five per cent. in salaries, otherwise employees could not live.