

to their prospective children. In case of there being no children, the policy would become part of the estate at the death of the insured. *The Civilian* is able to say that the Superintendent of Insurance would entertain this proposition on the part of female applicants, though the matter would have to be referred to the Governor-in-Council for final decision. A further and more general extension of the act as far as women are concerned rests now in the hands of the women themselves. They should be heard from. But any consideration for extension in this or any other respect depends upon a more general use of this act throughout the service, and therefore the women, in their own interests, should become canvassers for men policy holders under the C. S. Insurance Act.

*The Civilian* is in receipt of a letter from a distant part of Canada, setting out as a reason for the small number of policy holders that the medical examiners charge excessive fees. In this particular case the physician charged \$5.00. This rate seems unreasonably high, as the charge made by the Ottawa examiner is only \$2.00. It is a matter, however, over which the department cannot well exercise control. The incident illustrates in a new way the importance of increasing the number of policy holders. A material increase in the number of examinations should in all reason tend to a reduction in the fee.

To once more put the means of applying for a policy in the hands of the service, the application form printed a fortnight ago is reproduced, and will be found on page 684. In the next *Civilian* a third and last appeal will be made to the service to be up and doing, and the application form will again be printed. A suggestion will then be thrown out having for its object the continuation of the campaign throughout the whole of Canada.

### CIVIL SERVICE SAVINGS AND LOAN SOCIETY.

Statement to 28th Feb., 1910.

#### Receipts:

Shares ... ..	\$ 6,018 00
Fees ... ..	55 70
Deposits... ..	1,285 90
Repaid on loans ... ..	6,773 99
Interest paid on loans ...	286 39

#### Expenditures:

Shares withdrawn ... ..	\$ 220 00
Deposits withdrawn... ..	245 00
Interest paid on deposits	20 64
Loans granted ... ..	13,616 48
Expenses ... ..	172 58
Dividends on shares (six months to 30th April, 1909) ... ..	29 96

#### Balance on 28th February, 1910:

Shares... ..	\$ 5,798 00
Fees... ..	55 70
Deposits ... ..	1,040 90
Amount on loan... ..	6,842 49

### THE NEW BRUNSWICK CIVIL SERVICE ASSOCIATION.

The New Brunswick Civil Service Association held its annual meeting recently and reported a membership of 225. The officers were continued in office for another year as follows: Hon. A. T. Dunn, Collector of Customs, president; Dr. N. H. Colter, Post Office Inspector, first vice-president; Mr. L. R. Ross, terminal agent, I.C.R., second vice-president; Mr. T. H. Belyea, collector of Inland Revenue, secretary; Mr. T. Burke, district inspector of Inland Revenue, treasurer; executive, Mr. D. L. Hutchinson (Marine and Fisheries), Mr. D. H. Waterbury (Public Works), Dr. R. C. Ruddick (Department of Agriculture), Mr. James Daley (Customs), Mr. P. C. Sharkey (Railways and Canals), Mr. S. P. McCavour (Finance), Dr. W. L. Ellis (Department of Interior), and Mr. A. J. Gross (Post Office).