

fectly satisfactory to civil servants provided they could get the government and the people of Canada to agree to grant it. This, however, is not the case. If there is no visible contribution, it is difficult to establish the right of the employee in case of voluntary retirement, to any return for the invisible contribution which he has made. Yet in all such cases, especially in cases of long service, the treasury is relieved of a large superannuation liability on account of such resignations and it hardly seems right that no compensation whatever should be made to the individual. If there is a visible contribution the principle of at least some return is generally conceded and the amount of the contributions at once gives a basis for the calculation of the return. Again if there is a contribution it is an easier matter to establish the rights of dependents of those who die in the harness to benefits, and this is by no means a matter of small consideration.

There is yet another argument in favour of contribution. If superannuation is once granted it is desirable that it should not be again taken away, especially is it desirable that it should not be taken from those to whom it is once granted. A superannuation law without provision for a contribution has all the appearances of a favour granted and it is hard to advance any telling argument against its abolition at anytime, such abolition even including the withdrawal of the benefits from those under the scheme at time of withdrawal. If however, there is a money contribution, whether small or large, the superannuation law becomes in virtue a contract between the civil servants and the government, and the fact of there being a money payment makes the contract as sacred and as inviolable as any covenant ever made, so that although there might be a disposition to annul the law with respect to future entrants to the service it could not, with any

show of justice, be taken away from those already under it.

And, lastly, the civil service should favour a contributory scheme because it is hardly in keeping with one's pride and spirit of independence to even appear to receive something for nothing. Although a non-contributory scheme in reality cannot exist, for salaries do become adjusted to take account of the superannuation benefit, yet most people outside the service would look upon such a scheme as nothing else than charity granted out of the public treasury. This could hardly redound to the improvement of the moral tone of the service body. It cannot be doubted and is not doubted by those who know, that a contribution has a good moral effect on the contributor. This no doubt was one of the main reasons why the National Insurance Act of Great Britain was made contributory.

To sum up, civil servants should favour a contributory superannuation scheme because:

- (1) The people of Canada will have less objection to such a scheme;
- (2) The net salary of employees will be as great, if not greater, than under a non-contributory measure.
- (3) A contribution establishes the right to some return in case of voluntary retirement and in case of death while in the service;
- (4) It makes the superannuation law a permanent covenant between the people of Canada and their servants; and
- (5) A contribution makes the employee feel more independent and has a good moral effect on the contributor.

The proportion of the total cost to be visibly contributed by the employee and the manner in which such contribution should be determined will be discussed in next issue of *The Civilian*.