

scheme in its details, that is, to draft the bill. Then after this has been done it will not be sufficient to consider the individual features of the bill in their relations to the other features; but it is essential that the bill be considered in its relation to the whole system of civil service administration, — entrance, salaries, promotions, etc., etc. Any attempt to deal with the question abstracted and apart from the whole scheme and policy of civil service administration and particularly apart from salaries must inevitably fail.

Mr. Morgan states:—

"I notice in your issue of May 2nd that you say with reference to the bill introduced into the Ontario Legislature that you commend the contributory system.

"I do not believe that the contributory system of pension is best either for the Government or the employees. Let me ask you to give your reasons for your preference and if you will bear with me I will present a few facts that have had weight with me in forming my opinion in favour of a straight pension and against a contributory system."

Then Mr. Morgan elaborates his arguments, and in conclusion says:

"A contributory plan as I understand it is a plan like the bill . . . known as the Gillett Bill."

Thus all the while he is condemning contributions to a pension scheme which is not a pension scheme at all; at least it would not be so considered in Canada. It is not the fact that the employees have to contribute that makes it wrong. It was conceived with wrong notions of the civil service and without a proper appreciation of the service problems. In brief the scheme is essentially the same as our Retirement Fund, the difference, apart from immaterial details, being that the employees contribute varying percentages of his salary according to age, instead of a flat five per cent., and on reaching the retirement age he may purchase an annuity with his savings, but on less favourable terms than the general public in Canada

may purchase annuities either from the Government or from some of our insurance companies. In event of voluntary retirement at any time the employee is entitled to his savings.

The fallacies of this scheme have on more than one occasion been exposed in *The Civilian*, and so far as Canadian civil servants are concerned all the familiarity they will care to have with it is to know that it is essentially the same as our Retirement Fund.

Mr. Jordan in his protests against "Straight Pensions" is not content to condemn the system of straight pensions, but immediately goes to the other extreme and advocates a scheme in every essential the same as the Gillett Bill. Why one should conclude that because there are certain objections to "straight pensions" that therefore a "compulsory savings bank" is free from objections is hard to see. Because a certain thing is wrong, it is not safe to conclude that its antithesis is right. Yet this is just the difficulty in all questions of public policy. Too few seem willing to seek a via media. Our free traders, finding certain objections to high tariffs, conclude that there should be none at all. The protectionists, finding that certain things can best be developed under a protection system, end by putting up a wall so high that none can scale it. As things go in the world today every man gets as big an income as he can get; G. Bernard Shaw would divide the world's earnings equally between each man, woman and child. Again we have people who, seeing that public ownership is, in some cases, a good thing would conclude by cleaning our babies' teeth with the public tooth brush. There are few general statements which are entirely true, but generally speaking, when two extreme views are possible on any question, neither the one nor the other is correct. Between the "straight pension" and the "compulsory savings bank" there are an