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Civil Service Insurance Once More.

It is gratifying to announce that within an hour after the distribution of the last number of *The Civilian*, which dealt in a practical manner with the subject of government life insurance, two applications for policies were received by the Superintendent of Insurance. Since that time applications have been coming in continuously. At the present writing it has not developed to what extent the outside division of the service is taking advantage of the means placed at their disposal for this good work. This publicity campaign was planned particularly for the benefit of that part of the service non-resident in Ottawa, and several hundreds of free copies were mailed to the smaller towns of the Dominion where *The Civilian* does not at present circulate.

A fortnight ago *The Civilian* pointed out three groups of civil servants who were vitally concerned in the increase of policy-holders for their own particular interests: (1) those who desire to have the maximum increased from \$2,000 to \$5,000; (2) those who are under Superannuation Fund No. 1; (3) women employees. It would be a capital thing for these three groups to constitute themselves canvassers of non-policy holders, if not in an organized, at least in a casual and desultory manner.

The first two groups mentioned may realize their hopes, but on one condition only, viz.: that the number of policy holders is doubled or trebled before the government takes up the question of superannuation and insurance. This having been accomplished, the plea on behalf of the first two groups as incorporated

in the memorial of the Ottawa Association now before the government will appear more just and reasonable. The case of the women is not so hopeful, and is perhaps less understood.

It seems that when the C. S. Insurance Act was drafted, the case of the female civil servant was not contemplated. Provision is made in the act for an unmarried man, a widower or a married man, but no similar provision is made for the case of a female insurer. Notwithstanding this, in January, 1903, the Justice Department ruled that the application of a female civil servant at that time before the superintendent should be accepted. This decision was made subject to the provision that the Governor-in-Council make regulations prescribing the manner of apportionment, and the person or persons who shall be beneficiaries. This is the only instance of a woman becoming a policy holder under the act. The spirit and intention of the act is benevolent rather than in any sense an endowment. In this case the applicant was a widow with a small child dependent upon her, and insurance was granted without necessitating any change in the printed regulations.

Any woman in the service in similar case who desired to provide for a dependent child and who applied for insurance would be granted same. Further than this the act does not at present go. The point is that while the act does not debar female insurers it does not provide for them. Ladies, however, have a hope of benefitting by the workings of this act by making their policies payable