

beyond what, in the educated opinion of those most competent to judge, appears to be just and right. For similar reasons it would not be to the benefit of the manufacturers of Canada to allow the government to double the tariff on imports from the United States. (For the information of those who do not happen to know it may be stated that the tariff still exists.) Such an increase in the tariff would be the best thing that could happen for the cause of free trade. Tariffs are never increased in that way. It is done little by little, by easy stages, so that the people get no sudden jolt. We, as it were, get "worked up to" a high tariff and that is possibly the best course with regard to salary increases.

The foregoing may appear to have little or no bearing on the question at issue, namely, whether our superannuation scheme should be contributory or non-contributory. It is intended, however, to bring home to us the all-importance of determining the details of the scheme in such a way as to at least not violently antagonize the people of Canada, our employers. Now many persons who are opposed to a free pension system will say, "I am not opposed to superannuation if the civil servants pay for it themselves" and the service would be well advised to let this breeze fill their sails and trim their ship accordingly. It may be taken as finally settled that whether the employee visibly contributes or does not visibly contribute he does in reality actually pay for his own pension. It cannot be otherwise and it should not be otherwise. For if an employee does not during his active working life earn sufficient to provide for himself and his dependents during his working life for his sustenance when he is no longer able to work, it is pertinent to ask from what source is his provision for old age to come? He must have food to eat and clothes to wear and these things are always the result of labour. Therefore the labour of

the employees in any industry or business must be sufficient, taking one with another, to provide the needs of themselves and of those who are naturally dependent upon them not only during their active working life, but also when they are no longer able to work. If this is not so the business or industry must exist on the product of labour in other industries (which is charity), or the workers must starve. But Mr. Jerome says "In future a business that can only exist by the starvation of its workers will have to be suppressed as a public nuisance." If the workers of the world do not produce sufficient to provide for the needs of themselves and of those who are naturally dependent upon them not only during their active working life but also when they are no longer able to work, then this world is not solvent as a going concern. But we know that it is considerably more than solvent for wealth continues to accumulate apace. From the foregoing it appears clear that, from at least one point of view, it would make no difference whether the stated wage of workers was their full earnings from month to month; a deduction being made therefrom sufficient to provide for their needs in ill health and old age or whether the stated wage was the net wage and a free pension system established, that is, what appears to be a free pension system. In either case the net wage would be the same, and in either case the workers would actually earn a pay for all they ever get. There are, however, practical objections to a free pension system for the civil service. One of these has already been pointed out, namely, that a large proportion of the people of Canada as well as a large proportion of the members of parliament; whether wisely or unwisely, are opposed to non-contributory superannuation. There are other objections to follow.

From what has already been said it might be inferred that non-contributory superannuation would be per-