

stalments and not otherwise; and in case of retirement at age 70 an annuity for life must be accepted, the balance of the accumulated amount unpaid at death to be returned to one's estate. The Commission take up some 50 odd pages replete with closely reasoned absurdities and amateurish efforts to establish fallacious conclusions chief of which is that the savings-bank scheme will prove the cure-all of every evil which afflicts the service. It is really difficult to discuss the document with the respect which is its due considering the high source from which it emanated. There is practically nothing in the Commission's discussion of the matter nor in their recommendations which does not also appear in one form or another in Mr. Brown's report. In fact the Commission appears to have drawn its inspiration from the same sources, if indeed the pen which wrote their report was not dipped in the same well. It is not possible to discuss their findings in the space available and it would be futile to do so, for there is perhaps not one soundly reasoned conclusion in all their recommendations. As an illustration of the subtlety of argument which may be found the following may be noted: "The Commission believes that by limiting the deduction which may be made from the salary of an employee to 8%, the objection as to the amount of the deductions will, in the main, be removed. Certainly, if the salaries of any of the government's employees are so low that the saving of 8% of such salaries would work a hardship on any considerable number of employees, it is beyond argument that such salaries should be increased."

Apparently they have not heard of the last straw which broke the camel's back nor of the camel either; nor have they taken into account the fact that many civil servants, thrown on their own resources, have already pledged all their surplus earnings in insurance

premiums and in the purchase of annuities to provide for their own old age and for their dependents after they are gone. Yet these thrifty ones may be required to suffer a deduction of the small amount of 8%. Elsewhere however the Commission state: "The per cent. of deduction has been limited to 8% of salary because the Commission believes that any greater deduction would be very burdensome to many employees." This compares strongly with the preceding statement.

Mr. Brown finds that most superannuation schemes contain defects of one kind and another and that they do not always fully accomplish the results expected from them or which they should be expected to accomplish. For these defects he knows of no remedy and consequently concludes that there is none. Then, as the only alternative, he throws overboard the good and the bad of all known schemes and puts forward as the only real solution a scheme which will (1) prevent good men from entering the service, (2) induce the best men to leave, especially before age 60, and (3) will be of no assistance in getting rid of the inefficient. There are other objections to the scheme but as it has no one redeeming feature it would be vain to state them. Now this is the "dope" which the Commission have swallowed, partly digested and handed out.

Great stress is laid on the scheme from the point of view of equity. A definition of equity is however nowhere given; but it would appear to be considered as a matter of dollars and cents and compound interest at 4%. It is tacitly assumed that if the balance of an employee's savings is paid over to his estate after his death he has been equitably dealt with even if his death were hastened for want of his own earnings which stated as a Hibernicism he cannot use till he dies. This is certainly a new idea in equity. From this point of view it would be quite equitable