

## Civil Service Insurance.

The old system of Civil Service insurance has been found so unsatisfactory that Hon. G. S. Foster has on February 3rd., introduced a new measure to supersede it. The following is the report of the Proceedings in the House when the Finance Minister introduced the Bill:—

Mr. FOSTER moved for leave to introduce Bill (No. 11) respecting Government Civil Service insurance. He said: This Bill is introduced and is to be considered in connection with another Bill of which I gave notice, to amend the Civil Service Superannuation Act, the design being to secure for civil servants the advantages of superannuation, that is, an allowance to servants who have spent their term of service in the employment of the Government and who have reached an age when it is proper they should be retired for the remainder of the term they may have to live; and, in conjunction with that, the Civil Service Insurance Bill, which I am now introducing, is to make provision, for which there has always been felt a lack, for the surviving members of the family of a civil servant. A civil servant comes into the department, pays his superannuation for a term of twenty, thirty, forty or fifty years, and it may happen that about the time he is to be retired, or very shortly after he has retired, he is taken away by death. His family receives nothing. This is, as I have said, to prevent that hardship, and to provide for civil servants an inexpensive method by which they may have, under Government auspices, a provision, not very large, it is true, but yet something substantial, for the members of the family when they are taken away by death. The existing Superannuation Act, under which we are now governed, has proved itself to be an expensive one, due largely to two circumstances; one, the overloading of the Civil Service superannuation list—

Mr. MILLS (Bothwell). Hear, hear.

Mr. FOSTER. If the hon. gentleman will wait a little, he will find he was a little too previous. One circumstance, as I have said, was the overloading of the superannuation list by old servants in the employ of the Government at the time the Civil Service Superannuation Bill was enacted into law, numbers of whom having served for long periods of years, were by that Act placed upon the Civil Service superannuation list, entitled to all the benefits of superannuation, although they had paid in all cases not very much, in some cases actually nothing, into the Civil Service superannuation fund. It was overloaded, therefore, by its own provisions at its very start and commencement. Another reason why it has proved burdensome arose from the fact that the abatement made at the time the Act went into force, none too high and probably not high enough to carry the system, was afterwards lowered, so that the rate of abatement at the present time, and since that lowering, has been altogether inadequate to any fair support of the Act. The amendment to the Civil Service Superannuation Bill, which will be introduced directly, provides that for civil servants entering the service after the date of the passing of the Act, a larger rate of abatement shall be made for superannuation purposes, and in connection with those servants the provisions of this Civil Service Insurance Bill are to be applied. One objection which has been felt very strongly by the House to the system of providing for civil servants is, that we never knew the end of it; that there seemed to be no definiteness as to what would be the working out, and as year after year has passed we have found that the receipts and expenditures on superannuation have been growing wider and wider apart, until to-day it has become burdensome on the Consolidated Revenue Fund. The two acts which are to be introduced, one of which I am introducing now, will have this advantage: that from the very start Parliament will be able to see just about the limit of its liabilities. The two put together will not be quite self-sustaining; but the limit of each, which will be the Government's

contribution towards the sustenance of the two, will be a very moderate limit, and one the maximum of which can be fairly estimated, and may be known from the beginning.

Mr. DAVIS (P.E.I.) Do you increase the abatement payment on those who are paying to the superannuation fund now?

Mr. FOSTER. No.

Mr. DAVIS (P.E.I.) Do you extend to them the benefits under them?

Mr. FOSTER. No; except that there is this provision that any person who belongs to the Civil Service at present, and who contributes to the present abatement, may take advantage of the Government Civil Service insurance, provided he pays an increased abatement. That is merely to leave it open for present members, if they choose, to avail themselves of it in that respect.

Mr. DAVIS (P.E.I.) What class would be required to pay the higher abatement from this date?

Mr. FOSTER. All who enter the Civil Service from this date. The benefit of the insurance will, of course, be felt in this way: it is given on a very much reduced rate to what the standard companies can offer, and that for two reasons; one, the Government does not propose to pay any of the expenses of the administration, and the other reason is that the Government proposes to give a small contribution towards the fund in the way of interest upon the investment of the moneys that come in as premiums upon the policies. It is calculated that when under this Act the new Civil Service, as far as superannuation is concerned, shall have reached the maximum of the present Civil Service in number of employees and salaries given: the amount of insurance will probably run at the maximum of about \$4,000,000. When that time is reached the contribution by the Government each year will attain its maximum amount of \$13,000 per year. Of course, for a number of years, that amount will not be reached, and consequently the contribution of the Government will commence at a minimum sum and will go gradually up until in about 20 or 25 years, it will reach the maximum contribution of \$13,000 a year. I may say that when the new superannuation scheme has got fully into force in about 20 or 25 years, and comes up to the maximum of the service as it at present exists; the contribution from the Government towards its sustenance will be in the vicinity of about \$5,000. If I remember right, making for both systems a maximum contribution by the Government each year of not more than \$20,000 or \$21,000.

Motion agreed to, and bill read the first time.

## Severe Criticism.

The editorial column of the *Ottawa Evening Journal* on Tuesday, February 21st, is given up to an "open letter addressed to a member of Parliament" which contains some very plain speaking indeed. The truth is told in many of its paragraphs, but unfortunately it will probably lose some of its force from having been told by some one writing under an assumed name.

The first two paragraphs are as follows:—I am aware that when you glance down the lines of this document you may feel inclined to cast it into the darkness of your waste paper basket, but I ask you not to be so hasty. The matter to which I demand your attention, affects an influential and trustworthy body of men and as you are pledged to justice by your presence in the House of Commons, I ask you for what you cannot refuse and be at the same time true to your position.

You will shortly be asked to concur in the second reading of a bill relating to the Civil Service of Canada brought down by the Hon. the Secretary of State and as it does not appeal directly to your self interest you might be inclined to pass the question by as unimportant. By

doing so you would permit a grave injustice to be done, an injustice of which you will never see the result and for which, therefore, you will consider yourself irresponsible. I am aware of the idea which the popular fancy had made current and which pictures the Civil Servant as a man well dressed to foppishness, the centre of whose universe is Rideau Hall, who makes a slow progress to his comfortable office at ten in the morning and reads the paper and yawns until it is time for luncheon, and then repeats this well practiced task in the afternoon until four o'clock releases him to his duty calls and the real business of his life at the five o'clock teas. But did you ever think that the popular idea was fallacious; just as fallacious as that equally popular one, that all lawyers are liars, all doctors, quacks, and all merchants rogues? Did it ever strike you that you know nothing about the Civil Service and that you are as far from the truth after you have read the report of the last Civil Service commission as you were before? That commission was a farce; it was conceived in a moment of political nervousness. It never deceived any one that had an eye clear enough to pierce its real under its ostensible purpose. Any person who saw the ridiculous spectacle of the inspection of the department by the members of the commission, even if he had had the most childlike faith in the wisdom which called the body into life could not have restrained a shout of Homeric laughter.

The writer, "Silas Reading," goes on to develop the spirit that "the Service must be crushed" which he says is abroad, and even entertained by some M. P.'s. He points out that lawyers and bank clerks may hope for brilliant futures, but over the portal of admission to the Departmental Service should be inscribed Dante's motto for the entry to the Inferno—"All hope abandon ye who enter here."

He then continues.—"You smile; but did you ever reflect that the majority of the Service is composed of men who can never earn more than one thousand dollars a year and only attain that salary after twelve years' work, and do you know what it is to keep a family in Ottawa on a salary slowly increasing from four hundred to one thousand dollars? I hear you say: "No man should marry on too small a salary." But my dear sir we are all men and the dear delights of home are just as enticing to us as they are to the rest of mankind. I hasten to add that in the Service the whole of a man's salary is not his own; that two per cent of it he never sees and that unless he is in exceptionally favorable circumstances he is never able to embrace the privilege which this deduction extends to him but dies a poor man and leaves the Government in possession of its unjust and wicked gain. But I forget, his widow receives two months of his salary, which is in most cases sufficient to pay his funeral expenses. This iniquitous tax is called superannuation and we are asked to consider it a privilege and to implore a special blessing on the framers of the Insurance Bill which no one can understand, but which has the semblance of benevolence upon it. But why, you ask, should a man abandon hope when he enters the Service? I answer that the chances of his making the best use of his faculties are one in one thousand, that there is absolutely no chance for the development which comes to men in other walks of life, that the never ending routine breeds an apathy of mind, a special disease I might say, which makes a man useless for the other employments of life. You ask for an illustration; you might find it in the case of the helpless extra clerks in the department of railways and canals who were cut adrift in the middle of winter with singular inhumanity. This fact should entitle the civil servant to more than ordinary consideration. The country gives him his pay and what does he give in exchange? his life—literally, for he gives up everything, every chance for a successful career or an energetic progress for the fancied security of such a position. Security! When every Parliament