

THE CIVILIAN

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THE BOARD OF EDITORS,

THE CIVILIAN,

P. O. Box 484, Ottawa

Communications on any subject of interest to the Civil Service are invited and will receive careful consideration.

Ottawa, Oct. 23rd, 1908

A UNIQUE OPPORTUNITY.

Elsewhere in this issue a tolerably complete account is given of the Civil Service Insurance system. The article sets forth the undoubted advantages which the system holds out to those in need of insurance, and self-interest alone should impel our readers to give their best consideration to the whole subject. Especially let our young men, whether married or unmarried, embrace the opportunity now afforded them of making a sure provision for those who are now, or who will be, dependent upon them. The strength of the Government of Canada is the guarantee which the contracts bear, and young men will scarcely feel the small monthly payments even upon the more expensive plans. But while we are convinced of the solid advantages which the system now offers, it should be noted that the Act might

properly be amended to admit of the insuring of women as well as of men, and to raise the maximum from \$2,000 to a figure more in accordance with the needs of the times.

Reference is made in the article to the fact that about 1,900 persons out of a total of some 7,200 are required to make extra payments,—admittedly as an offset against the 2% rate which they contribute to superannuation as against the 3½% rate paid by those upon Fund No. 2. This has been felt to be a considerable hardship, and has had a strong indirect influence in preventing those who are free from any such surtax from embracing opportunities so advantageous to them. For many years after the Act came into force, the service was made up either solely or very largely of persons subject to the surtax. They united in condemning the Act as useless, or almost useless, for their purposes, and this tradition has prevailed in the service even among the now-preponderating class to whom it would be an unmixed benefit.

No effort is made by the Government to make the system known. There is no appropriation for this purpose, and, rightly or wrongly, the view is held that a good thing ought to be its own commendation. It is the duty of the service, therefore, to act in this matter for itself. The Civil Service Association could not better serve the ends for which it has come into existence than by assisting the service in obtaining information upon this subject. The Association should either print at its own expense, or prevail upon the Government to print, a large number of copies of the Regulations and Tables of Rates. These, together with a few instructions as to mode of procedure, should then be distributed directly to civil servants residing in Ottawa, and indirectly to the outside service through local organizations, or otherwise. A portion of the funds of the Association could not be put to a more truly useful purpose.