

lesser degree in the case of those who have shorter periods of service to their credit; but if he be asked to pay 5/11ths of the future benefit granted him he simply cannot do it. And at any rate it is not his fault that there was no fund to contribute to.

Now, assuming that the foregoing is satisfactory with respect to temporaries, how may the general principles be applied to the transfers from the old funds?

Consider first Fund No. 1. These employees each have at least 17 years' service to their credit. The deductions made have been 3% less than standard. A considerable portion of the extra benefit is lost to them already, owing to the fact that these benefits have not been secured to them and their dependents during all these years. On the other hand only those will avail themselves of the new measure who see a chance to profit thereby, and as they are advanced in years the value of future contributions is much reduced. Taking everything into consideration, there does not seem any reason for changing the percentage deduction nor the maximum from that in the case of temporaries.

In the case of contributors to Fund No. 2 the deductions are only 1½% below standard. Periods of service will range from 12 to 17 years. The average age will be considerably lower than in the case of Fund No. 1, and the value of future standard deductions considerable. So it would seem reasonable to make a reduction in the percentage deduction for each year added, say, to 1/6% or even to 1/8% might seem proper. The remaining details would be the same as for Temporaries or Fund No. 1.

The foregoing is only a rough outline of the principles of the solution, but is probably sufficiently in detail to enable anyone to judge of its merits or demerits. Leaving out of account exceptional cases, a rough sort of equity may thus be worked

out, quite as equitable, probably, as the method assumed for the main contributions. It is simple, easily understood, and not complicated in application. The government may by this means secure in the aggregate as large a compensation as by any other, and without making the cost prohibitive or burdensome in any individual case.

The committee of the C.S.A.A. on superannuation are no doubt giving this matter attention from every point of view, and will, as is generally understood, receive more or less authoritative information on any points that may arise. They will, therefore, be in a position to judge of the value of this suggested solution.

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### Correspondence.

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We do not hold ourselves responsible for opinions expressed under this heading.

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#### A Real Friend.

To the Editors of *The Civilian*:

In compliance with your card of Dec. 21st, I beg to enclose you one dollar in payment of my subscription to Sept., 1911.

I regret having caused you the trouble to have to write for it, as I think all *we* subscribers should lighten your many troubles and labours by thinking of this ourselves.

Yours sincerely,  
J. W. JOWETT,  
Acting Indian Agent.

Gleichen, Alta.

#### One Who Appreciates.

To \_\_\_\_\_

You wrote some time ago in reference to getting legislation through the House with regard to Superannuation and other matters. I have never made any contribution towards this work, so now enclose \$5.00, as no doubt the matter may want further attention.

Your obedient servant,  
G. C. LAWRENCE.

Port Hastings, C.B., Nov. 18, 1910.