

# THE CIVILIAN

VOL. VI.

JUNE 27, 1913.

No. 5

## Superannuation Plans

A SUMMING UP.

*By an Actuary.*

*The Civilian to-day offers its readers a very important treatment of the superannuation problem from the pen of an actuary in the Ottawa service. This is the article promised in the last number, and a very careful reading of it is recommended by the editors.*

The *Civilian* of May 30th contained a letter which had been written to President Wilson by Mr. Llewellyn Jordan, secretary of the United States Civil Service Retirement Association, protesting on the part of the Association against "Straight Pensions" for the U. S. Civil Service, and in *The Civilian* of June 13th, was published a letter to the Editors from George T. Morgan of the U. S. Mint, Philadelphia, in which he strongly urges the adoption of "straight pensions."

The contents of these two letters furnish a striking example of the difficulties bound to arise in the discussion of any one feature of a many-sided and somewhat complex question like superannuation, unless the other features to which the special feature under discussion is to be related are known, and unless the special feature is considered in its relation to these other features. Abstract thought may perhaps be possible and abstract truth may perhaps exist, but nevertheless few civil servants would consider it even, an amusing diversion to discuss the principle of "Contributions or no contributions" abstracted and apart from the other material features of superannuation. In fact such discussion is never carried on, as each par-

ticipant therein has in the back of his cranium certain conceptions as to all the details of the scheme, (usually admirably calculated to suit his own particular case as far as he can divine), and, without disclosing these details, starts to discuss "abstractly" some one feature such as "Contributions."

Methaphysicians usually begin a discussion by defining as rigidly as possible the meanings which they intend to attach to all terms employed. They frequently forget, however, that even the most elementary terms in their definitions suggest different things to different people. They also find it is quite difficult, if not impossible, to avoid attaching new meanings to their terms as the discussion proceeds. Their abstract terms acquire, as it were a certain amount of haberdashery which makes recognition difficult. The result is that they end up by being at cross-purposes with themselves and everybody else. In discussions on superannuation we usually start without even attempting to define the terms we employ. Is it any wonder then that we end in confusion? The only way to adequately define the meaning to be attached to "contributory pensions" or "straight pensions" is to present the whole