

of not having any persons charged in the list who enter the service at forty-five years of age or over, and on the basis that we shall not superannuate under sixty-five years of age, this system would be completely self-sustaining, on the supposition that on the funds in the hands of the Government we shall allow an interest of 6 instead of 4 per cent. The contribution then which, under these circumstances, the Government will give is a contribution of 2 per cent on the moneys invested in the fund, and of which the Government will have the use. Under these circumstances, if the rules be rigidly adhered to—and they will be unless other legislation takes place—with reference to the percentage of abatements and with reference to the limit of forty-five years, there will be no charge upon the country with the exception of the extra interest charged which will commence with nothing and go up gradually. The interest on the first year will be estimated as our contribution at \$180; the interest for the second year will amount to \$558, and will go on accumulating as the fund increases. It may be said, in answer to this, that you cannot always keep the age of superannuation at 65, and that some will be superannuated below sixty-five. That is true. It often becomes necessary to do so, but even under the old superannuation system, taking the whole average, the age of superannuation has been sixty and sixty-two, so that although superannuation sometimes takes place below sixty-five, by persons becoming disabled through accident or ill health, the majority of cases will not necessarily be very large, and the contribution which the Government will have to make over and above the 2 per cent interest I have spoken of, will be a contribution sufficient to make up for the fund what is necessary to keep equal to paying all the prospective annuitants upon it owing to superannuation. The superannuation may be made below the age of sixty-five which will amount to an insignificant sum. So that, under this system, for about twenty years, there will be scarcely any demand upon the country at all, with the exception of interest which goes into the fund. After twenty years, there will be the gradual accretion of superannuants; and at any time that the Government and the House wish to do away with the superannuation system there can be no one in the Civil Service who can get up and say, you have violated the compact, you must not do away with this as far as I am concerned; for the fund will be in such a position that if at any time the Government and Parliament come to the conclusion to have no superannuation and to stop the system, there will be a fund out of which to pay to every prospective annuitant what may become due to him in the course of his life in the Service.

A lengthy debate ensued in which Mr. Mills, Davies (P.E.I.), Sir Hector Langevin, Campbell and Dr. Sproule took part. Sir Hector Langevin considered the Act a great improvement on the old measure.

MR. DAVIES, advocated the system proposed by Hon. Edward Blake in 1883, and suggested leaving the Bill over till next year.

This suggestion was not received but the Bill was read a second time, and passed through Committee, and reported.

Trio in slow time. Scene, a restaurant. Gentleman with impediment in his speech—"W-w-waiter g-give m-m-me some r-r-roast b-beef." Waiter similarly affected—"W-w-we aint g-g-got any." The customer sprang up enraged to strike the waiter for mimicking him, when a third person arrests him with "D-d-don't s-strike him, h-he s-stutters as b-b-badly as I d-d-did b-before I was cured."

### The Insurance Bill.

Amongst the bills that have been passed this session is the Act known as the Civil Service Insurance Act. Hon. G. E. Foster, in moving the second reading, was called on to explain. In doing so, he said that complaint was made that the Superannuation Act provided only for disability, but made no provision for the families of those who died before reaching the age for superannuation. The object of the present Act was to provide a safe and cheap form of insurance to those paying the superannuation abatement, the amount being limited as to the maximum, so as to prevent its being used as a means of amassing wealth. The Government's contribution was, firstly, the management of the insurance and the buildings. He had gone very fully into that feature of the measure, and was assured it would not include any extra clerical charge. He continued:

The Bill puts the insurance matter under the care of the Superintendent of Insurance, and the working of it is confided to the Finance Department as a whole. The charge for expenses and buildings being lifted from this insurance system, it is made by that much cheaper and more profitable to the person insured. The second contribution of the Government, which is really a contribution, is this. Upon all the moneys which are paid in and which remain in the hands of the Government, the Government allow a rate of 6 per cent interest, being a contribution of 2 per cent above the rate at which money is borrowed, taking all charges into consideration—a little more, in fact. By these two means combined, first, taking off the charges for expenses and buildings, and, secondly, the contribution of 2 per cent, or about 2 per cent upon the moneys in the hands of the Government, cheaper insurance is given by a great deal than can be got from any of the regular line companies, taking security into consideration as well. The charge upon the Government at the inception of the scheme is nil, and the charge gradually increases as the number of policies taken out increases. But even when we shall have advanced so far as to have \$4,000,000 of insurance running, the whole charge upon the Government, it is calculated, will be about \$13,000. So that, if you place the two measures together, the superannuation measure and the insurance measure, you have, I think, very nearly a perfect system for the Civil Service. You have a superannuation system which is self-sustaining, or very nearly so, and you have along with it a cheap form of insurance, which costs the Government very little; and the two together entail a minimum charge on the public Treasury while giving a maximum benefit to the service as a whole. Thus we gain in two things—first in the discipline of the service, and the power to dispense with the service of officers who become disabled by illness or infirmity.

He continued, I neglected to state that this system of insurance runs pari passu with the new superannuation scheme, and is not open to those who belong to the service at present, and who pay their contributions to the old superannuation fund according to the old abatement. But in order to allow persons of that class, if they wish, to have the advantage of this form of insurance, it is provided by the fifteenth section that if they pay the added abatement they will be allowed the advantage of the insurance. The added abatement, taken in connection with the insurance, together with ages of those in the service, most of them having been in it for a long period of years, will pretty well preclude the great majority of those belonging to the service at present from taking advantage of this measure. Some of the younger men may, but if they do they will have to pay more into the superannuation fund than they do at present.

Hon. Mr. Laurier received these enthusiastic remarks with distrust, and said: Whenever the Government of the country has undertaken to go into any kind of business, it has not generally proved very successful or economical, as in the railway business, but quite the reverse, and I fear that our experience will be the same in this instance. The hon. gentleman says that the Government contributes 2 per cent to the fund. What reason can there be why the people of the country should be taxed to any extent whatever for the support of one class of the community? I can see no adequate reasons for it. Civil Servants may be well paid or they may not; I do not raise that question at this moment; there is however, no difficulty in filling the ranks. What reason can be adduced why Civil Servants should not pay their own insurance? The hon. gentleman has not given any reason. He has just made the blank statement that the Government intends to contribute 2 per cent to the fund. It is open to every Civil Servant to-day to insure his own life. The hon. gentleman has not told us what is to be the basis of the premiums which are to be exacted from the Civil Servant, under that system of insurance; and if I understand the Bill aright, the basis is to be found in the tables which

### MUNRO'S DINING ROOMS,

161 SPARKS ST.

Meals served on the European plan. Gentlemen would do well to patronize. All the delicacies of the season cooked to order.

E. MUNRO, Prop.

### PATRONAGE SOLICITED

ALF. H. JARVIS,

Bank Street Stationer,  
Bookseller and Newsdealer.

DESPATCH NEWSPAPER DELIVERY.

Telephone 732.

Near Maria.

### HENRY WATTERS,

DRUGGIST,

COR. SPARKS AND BANK STS.

Has just received a Stock of  
Large Honey-Comb Sponges,  
Unbleached, of Special Value.

### ILIFF BROTHERS.

170 RIDEAU ST.

PLAIN AND FANCY BREAD

delivered to all parts of the City.

### MRS. LETCH,

211 RIDEAU ST., OTTAWA.

Invites the Patronage of Ladies to her Choice  
Selected Stock of Millinery.

Corsets Made to Order.

### G. W. STEACY,

Agent for the Celebrated MCGILL MIXTURE  
SMOKING TOBACCO.

181 SPARKS STREET, OTTAWA.