

fabric of the social and national life of Canada.

What place this system has in the world-wide effort now making to improve the condition of the common people let sociologists decide. Whether it is soundly based or not whether it will be worth to the state more than it costs or vice versa, we leave to the actuaries. But one thing is sure, and that is that the system offers invaluable benefits to many individuals in Canada. Whether those individuals be a majority or not matters nothing so far as the benefit to each of them is concerned.

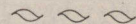
To consider all to whom this annuity system should appeal would take too long. But there are good reasons for believing that there are more people in the civil service to benefit by the system than in any other class.

Except for the appointees of many years ago, the civil service is now without a superannuation system. That such a system must be re-established we all believe. But a thing of this kind is never done until it is done, and, while all hope for it and some work for it, only the unwise will depend upon it as coming at any particular time.

The government annuities system offers the only means by which one not familiar with business can provide his own superannuation and be sure he has it. Dozens of other methods of thrift offer, but the annuities system is in the same class with the post office savings bank and these two are in a class by themselves. Let the man who can afford to trust his own judgment put his savings into anything he likes, from elegantly engraved mining stock to the cracked teapot at the back of the shelf. But the man who wants simply to save will place his money with the government and let the government do his financing. The annuities system is fitted to be used by anybody who wants it. The government will take a person's money

practically in any shape in which he wishes to pay it and will give an old-age pension in exchange that will exactly represent the power of that money.

If there is a special class to whom such a system specially appeals it is to self-supporting women on a salary. No lawyer, no business expert is needed to advise in the transactions. The buying of an annuity is as simple as the buying of a postage stamp. Many women have to think not of any dependents but only of the time when, through illness or advancing age, they may become dependent upon others. To such women the annuities system offers a means by which even the smallest saving of the present can be made to yield an income when other sources of income fail.



#### SERVICE.

The ancient joke about government employees doing nothing but drawing their pay was always used as a jibe against the civil service. As a matter of fact, the reproach was against the public itself, for it meant that always there was a crowd of applicants seeking to escape work by making their way into what was supposed to be charmed circle of those who emulate the fowls of the air and the lilies of the field.

But there are at work forces which will help to reduce this pressure upon the portals of public employment. Among these, and by no means to be left out of consideration, is the preaching of the new—(so-called new, but very old) — gospel of "Service."

This gospel takes on many forms. One of these is now a cult by itself and in high and growing favour among leaders in industrial development. This school has for its "big medicine" the word efficiency. To this movement the initiation of