

**PAGES**

**MISSING**

# THE CIVILIAN

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## The Massachusetts Retirement System for Public Employees.

The universal interest among Civil Servants in the Superannuation issue will render the following description of a recent enactment in Massachusetts timely.

In 1910 the Massachusetts Legislature passed a general enabling act authorizing cities and towns to establish retirement system for their employes. This is the first law of the kind to be placed on the statute books of an American state. No municipality, however, has yet taken advantage of the permissive provisions of this measure.

In contrast with American cities in this respect, European cities have generally adopted pension schemes of one sort or another for their employes. Indeed, it is a striking commentary on the backwardness of American municipal administration as compared with European that the leading cities of Europe have all established general retirement systems for their employes, while no American city thus far has taken such action.

The retirement plan embodied in the act passed by the Massachusetts Legislature in 1910 is based on the principle of joint contributions. The employes are to be assessed regularly on their wages and salaries at the rate of not less than one, nor more than five, per cent., to provide a fund out of which annuities shall be paid to those retired from the service. Exception is made, however, in the case of employes receiving more than \$30 per week; such employes are not to be assessed on the excess above that amount, but

simply on the flat basis of \$30 per week. The annuity received by each employe retired under the provisions of the act is such amount as his contributions during his period of service, accumulated with interest at 3 per cent. compounded semi-annually, will provide for him according to actuarial computation. In addition to the annuity, the employe is to receive in each case a pension of equivalent amount paid from the public treasury. In no case is the total allowance, including annuity and pension, to be less than \$200 per year, or more than one-half the average wages or salary during the ten years prior to retirement.

The age of voluntary retirement is fixed at 60 years; that is, employes who have reached that age may retire or may be retired by the board intrusted with the administration of the act. The age of compulsory retirement is fixed at 70 years; that is, employes who have reached that age must retire or be retired. An additional requirement of 15 years' continuous service is laid down for employes retiring or retired at the age of 60. Furthermore, employes who have served 35 years continuously may retire or be retired at any age.

Participation in the retirement system is optional for present employes. It is obligatory for future employes, those entering the service



after the establishment of the retirement system, with the exception of officers elected by popular vote and employes eligible for a pension from the municipality for any reason other than membership in the association.

In addition to pensions for subsequent service, pensions for prior service are provided; that is, employes in the service when the retirement plan is established are to receive, in addition to the pension which they may secure through their contributions to the annuity fund, an extra allowance equal to the amount of the annuity they might have earned for themselves had the scheme been in operation when they entered the service and had they made contributions to the fund from that time in proportion to their current wages or salaries. It should be noted, further, that employes who had reached the age of 60 years when the retirement system was established, and employes who had reached the age of 55 years at that date and also became members of the association, may be retired with pensions for prior service without having completed the otherwise required service period of 15 years. Employes who had reached that age and decline to join the association may be retired with the minimum allowance provided in the act.

Provision is made for refunding the contributions of employes who withdraw from the service without becoming entitled to a pension. In case a member of the association leaves employment for any cause other than death before becoming entitled to a pension, there shall be refunded to him all the money that has been paid in by him, with regular interest. In case a member of the association dies before becoming entitled to a pension, there shall be paid to his legal representatives all the money that has been paid in by him, with such interest as may have been earned on the deposits.

The administration of the system is intrusted to a Board of Retirement,

consisting of the city or town treasurer, *ex officio*, another member chosen by the Retirement Association composed of the participating employes, and a third member selected by the first two, or appointed by the mayor or the chairman of the Board of Selectmen in case of their failure to agree. The Insurance Department of the Commonwealth is given certain powers of supervision with reference to the actuarial administrative features of the system.

Thus for the case in favour of the establishment of some system of retirement allowances for municipal employes has been stated without direct reference to objections that have been urged against the proposed policy. It remains now to consider some of these objections. The economy of a pension system for municipal employes is not universally admitted. In general, the objection has been raised that the conditions of the municipal service are essentially different from those of the private service of the railroad and industrial corporations, and that consequently, while it may be sound policy for the latter to adopt pension systems, it would be unwise and wasteful in the case of the cities. Municipal administration, it is said, involves financing out of other people's pockets. The natural tendency, therefore, is toward extravagance and corruption. The element of politics must be taken into account. The establishment of a general retirement system for employes would furnish corrupt politicians new means of exploiting the taxpayers. For example, men might be placed on the pay-roll and then retired promptly to make room for others. Thus the pension roll might be padded like the pay-roll.

The force of this argument depends on the nature of the retirement system adopted and the safeguards thrown about its administration. The objection carries weight against any loosely drawn pension



measure giving large powers to the officials intrusted with its administration, and permitting political influences to enter into the management of the system. It does not hold, however, against the plan embodied in the Massachusetts act. In this measure the conditions of retirement are definitely prescribed. In the case of employes entering the service after the system is established, retirement can take place only after the completion of 15 years of continuous service. The employes, furthermore, contribute to the retirement fund, and the size of retirement allowance in each case depends upon the length of service and the amount of contribution. The system thus affords no chance to hand out gratuities indiscriminately. It may also be pointed out that the members of the Board of Retirement are to serve without pay. Moreover, the approval of the municipal council is required in the case of expenditures incurred by the board. Again, the make-up of the board, as provided for in the act, is not likely to be determined by political influences. Finally, the system is placed under the supervision of the State Department of Insurance as regards its actuarial and administrative features. The argument in question is thus deprived of its force by the provisions of the Massachusetts plan.

The Massachusetts plan has certainly features that should commend it strongly to persons viewing this question from the point of the good of the public service or the interests of the taxpaying public. It is not a straight pension scheme, but is more accurately described as a plan of assisted age insurance for municipal employes, to be financed by joint contributions of the two parties concerned. In this respect it has distinct advantages over the pension schemes for policemen and teachers

now in force, and the retirement systems of most railroad and industrial corporations. The beneficiaries are not offered a sheer gratuity or simple hand-out, but a retirement allowance provided in large part by their own contributions from their current earnings. There is no sentiment or philanthropy in the proposed plan; it is a plain business proposition. The city is not asked to "take care of" its employes for their benefit alone, but rather to take measures to promote a higher degree of economy and efficiency in the municipal service. Unquestionably, the system would, in the long run, diminish rather than increase the taxpayers' burden. Not the least of the advantages promised by the system is that it would put an end to special legislation in this field by providing a comprehensive and logical solution of the retirement problem, which has thus far been dealt with only in piecemeal fashion. The multiplication of special pension acts for various classes of municipal employes, often inconsistent and contradictory in their provisions, involves confusion and injustice. The wise course is to adopt a system that will make provision for the entire force of employes once for all. The adoption of such a system is an essential condition for the development of a thoroughly satisfactory municipal service. Until this course is taken the service will continue to be handicapped by the dead weight of inefficiency resulting from the continuance in employment of large numbers of worn-out workers.

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To train a Miss not to miss a train is not to train amiss.



## Leave for Annual Militia Training.

### Copies of Orders-in-Council defining privileges of Civil Servants.

The *Civilian* has frequently been asked by subscribers for information as to the privilege accorded to civil servants to attend the annual militia training camps without forfeiture of their regular annual leave. We publish below the text of various orders-in-council passed in this connection which sufficiently tell their own tale.

#### The Original order.

On a Memorandum dated 17th January, 1907, from the Minister of Militia and Defence, recommending that when an employee of the Inside Service proceeds to Camp with the Corps to which he belongs he be granted leave of absence to undergo his annual training and that such leave be allowed him in excess of his annual leave, but that should he desire leave of absence for any military duty, the performance of which is voluntary, he be not granted under the authority hereof extra leave for the purpose.

The Committee submit the same for approval.

(Sgd.) ROD. BOUDREAU,  
Clerk of the Privy Council.

\* \* \*

#### “Temporaries” included.

Ottawa, 15th June, 1907.

On a Memorandum dated 8th June, 1907, from the Minister of Militia and Defence, recommending that the Order in Council of the 2nd February, 1907, providing that when an Employee of the Inside Civil Service proceeds to Camp with the corps to which he belongs, he be granted leave of absence to undergo his annual training, and that such leave be allowed him in excess of his annual leave, be amended to include all Temporary Employees connected

with the Inside Service, such leave, in excess of the annual leave, whether for a Permanent or Temporary Employee, to be granted by the Heads of the Departments in the usual way.

The Committee submit the same for approval.

(Sgd.) F. K. BENNETTS  
Asst. Clerk of the Privy Council.

The Honourable  
The Minister of Militia and  
Defence.

\* \* \*

#### Further extension.

23rd June, 1908.

On a Memorandum dated 17th June, 1908, from the Minister of Militia and Defence, stating that on February 2nd, 1907, a Minute of Council was passed providing that employees of the Inside Civil Service who proceed to camp to undergo annual training with the corps to which they belong, shall be granted leave of absence for the purpose and that such leave shall not be reckoned as annual leave.

The Minister submits that it was intended that all employees of the Departments at Ottawa, whether permanent or temporary, should be granted this leave, and in order to make this clear the approved Minute of Council was amended on June



15, 1907, to provide that "all temporary employees connected with the Inside Service should be granted leave, for the purpose stated, in excess of their annual leave."

The Minister further states that according to a ruling of the Auditor General's the two Minutes of Council above referred to do not make provision for leave for purposes of annual training, for all employees intended by him, and he therefore recommends that the following shall be the definition of the class of employees to whom leave of absence shall be granted so as to enable them to undergo annual training with the corps to which they belong without such leave being reckoned as annual leave:

"Employees at Headquarters of Departments at Ottawa", which definition has been suggested by the Auditor General himself.

The Committee submit the same for approval.

(Sgd.) ROD. BOUDREAU

Clerk of the Privy Council.

The Honourable

The Minister of Militia and  
Defence.

\* \* \*

Outside service.

29th May, 1909.

On a Memorandum, dated 25th May, 1909, from the Minister of Militia and Defence, recommending with reference to the Order in Council of the 23rd June, 1908, which provides that employees at Headquarters of Departments at Ottawa, who proceed to Camp to undergo annual training with the corps to which they belong, shall be granted leave of absence for that purpose, and that such leave shall not be reckoned as annual leave,—that

the above privileges be extended to all permanent employees of the Outside Civil Service throughout the Dominion.

The Committee submit the same for approval.

(Sgd.) F. K. BENNETTS.

Asst. Clerk of the Privy Council.

The Honourable the Minister  
of Militia and Defence,

### THE CENSUS COMMISSIONER.

The current issue of the "Canadian Century" contains a full page article on Mr. Archibald Blue, Chief Census Commissioner, in its "Verbal Cartoons" department. It concludes:

"His conscience is at rest. He did not choose his fact-gatherers, and he cannot be held responsible for them if they prefer to write fiction. He provided them, hierarchically, with the necessary instructions. If Hoche-lagans have been entered in the columns reserved for the enumeration of live stock, why that's the factor of human error, repairable by subsequent checking."

"After all, history discloses only one perfect census taken, the one the wise men of Gotham took of themselves. Having to share certain adventitious property, they wended their way to a mudflat, and stuck their noses in the mud. After which they counted the holes. But even they would have been confused, if they had been asked to incorporate into their report the fully itemized account required by the Chief Census Commissioner of Canada."



# THE CIVILIAN

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

Ottawa, August 25th, 1911

## THE MERIT SYSTEM.

The "New York Evening Post" recently contained the following editorial:

"How long has it been since the idea of selecting a Chief for the largest Fire Department in the United States by competitive examination would have been received with the withering scorn of all 'practical' men? How ridiculous, they would have pointed out, to suppose that anything so academic could for a moment be considered as a test of what the candidate would do under the actual conditions that a Chief has to face. The most likely outcome of such an absurdity as shutting up a few men in a room to write down answers to questions dealing with the distance to Mars and the number of cubic feet in the Great Pyramid in order to ascertain what they would do with an ugly blaze on Broadway would inevitably be the choice of the least capable

candidate in the lot. Yesterday, however, the Mayor of New York unblushingly congratulated John Kenlon upon the fact that he had reached his responsible post by virtue of his own merits, tested in a Civil Service examination. What is more, the Mayor had previously taken away from the appointing officer his power of rejecting two of the three highest candidates on the list, thus putting the office squarely into the hands of the Civil Service Commission. And not a 'practical' individual protested! On the contrary, there was evident a general feeling of satisfaction over this method of choosing a successor to ex-Chief Croker. The very men who took the examination praised its adaptability to the end in view, while those whose property was at stake accepted the result with as much unanimity as they could have manifested if the place had been awarded by the old process of 'influence'. The circumstance is eloquent of the change that has been brought about in public standards and ideals within a few decades."



## AN INTERCHANGE OF CIVIL SERVANTS.

New Zealand's scheme for a regular interchange of Civil Servants between the Mother Country and the different Governments of the Dominions does not appear to have received more than a platonic support at the late Imperial Conference. Nevertheless, some definite advance was made in the principle. Mr. Harcourt, the Secretary for the Colonies, told the delegates that he would support the idea of the Dominion Governments sending Civil Servants to the Offices of the High Commissioners in London for varying periods. On the more serious proposal of an interchange he saw various difficulties in the way. It is unfortunate that the précis of the pro-



ceedings of the Conference which was sent to the Press did not summarise his objection. The underlying idea of an interchange is that British Civil Servants would be enabled to have first-hand experience of Colonial administration, just as Colonial Civil Servants would gain invaluable knowledge by serving for a time in some of the London departments. There are, of course, many difficulties in respect of the status of the officials, and even at the present moment, when British Civil Servants resign their appointments to serve in the Colonies, difficult questions arise in respect of their Imperial service. Mr. Harcourt favoured a more informal way of meeting the proposal. He gave various instances where British officials have served in the Colonies, but they only concerned highly-placed Civil Servants. Sir Joseph Ward, the Premier of New Zealand, doubtless had in mind a democratic interchange of Civil Servants when he tabled his proposal.

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### THE PORTUGUESE POSTAL SERVICE.

The Portuguese postal employees cannot be considered well off if the wages paid are taken as a criterion of their general conditions. As a result, however, of the fall of the Monarchy and the establishment of a Republic, the conditions of the Civil Service are to undergo a complete change. This is even now in progress in the fact that the Minister of Posts and Telegraphs has already conceded the right to combine, and also extended to Post Office Associations full official recognition. The rules and regulations of the Association which has been formed, and embracing all postal and telegraph workers, have received the approval of the Government.

A newspaper, "Evolucar," devoted to the interests of the employees

has also been established, and is being well supported.

The following particulars as to the conditions of employment of the postmen will be of special interest.

### General Conditions.

Before appointment the candidate has to undergo medical examination as to physical fitness and aptitude for the work.

The educational test comprises a pass in reading and writing.

The minimum age for appointment is 19 years, and the maximum age 25 years.

In connection with the Association of Postal and Telegraph Workers there is a Mutual Aid Society, which provides pensions to widows and orphans and also advances money on loan to its members.

Each class has its own Association, and these in turn are affiliated to the General Association of Postal and Telegraph Workers.

The postmen in Lisbon and Oporto have Associations called "The Association of Mutual Aid for Lisbon Postal Employees", and "The Association of Mutual Aid for Oporto Postal Employees."

The pension condition is rather a good one, although one which would be looked upon as revolutionary in this country. "The unfit, after thirty years are pensioned off at full pay."

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### OTTAWA ASSOCIATION NOTES.

Two meetings have been held by the Executive during the past fortnight, both with reference to the current legislative programme of the Association. In view of the letter received from the Honourable Mr. Fisher, it has seemed advisable to seek an interview with the Secretary of State in order to place the requests of the local body clearly before the Government. Among these requests the Third Division question and Superannuation bulk foremost.



## Some Objections to Superannuation Discussed.

A popular objection to superannuation, which influences many voters and taxpayers to oppose the establishment of retirement systems for public employes, emphasizes the injustice of taxing workers in general for the benefit of a special class of employes. The attitude of the man who urges this objection is that the class of public employes is a peculiarly favored one; its members draw good pay in easy berths. They ought to take care of themselves in old age. "Why should I be taxed," the objector asks, "in order to provide pensions for this favored class?" If pensions are to be granted at all, it is contended, they ought to be passed around to workers of all classes. It is unjust to single out any special group of beneficiaries. In this connection there appears to be a particularly strong objection in the mind of many opponents of superannuation to the payment of retirement allowances to clerks and salaried employes. Some who approve of retirement allowances for common laborers earning small wages, strenuously object to the extension of the benefits of the retirement system to better paid employes. It is argued, in support of this objection, that the handicap of age is much less in the case of clerical employes than in the case of manual laborers. It is said that an old man can push a pen when he could not swing a pick effectively.

The latter consideration contains a measure of truth; but the handicap of inefficiency is certainly present in the case of a clerical staff made up of old men, even if the loss on this account is less serious. Moreover, even if salaried employes ought to be expected to accumulate enough for their maintenance in old age, they do not, as a matter of fact, usually make such provision. The fact that an employe draws a good salary is no guarantee that he will not be found entirely resourceless when he reaches the age at which retirement in the interests of the service should take place. The State is confronted in this case with the dilemma of discharging a worn-out employe without means of support or retaining him to the disadvantage of the service.

As regards the fundamental objection that it is an injustice to tax the workers in general for the benefit of public employes in particular, it is to be observed that this contention rests on the assumption that a retirement system must involve an additional burden on the taxpayers. This assumption is entirely gratuitous. It would certainly not hold true of a properly organized contributory system with a large share of the expense borne by the employes. Private corporations even regard a wholly non-contributory system, in which the pensions are paid entirely by the employer, as economical. It is reasonably certain that a contributory system would, in the long run, save money for the taxpayers. Such saving would be effected in three ways: First, through elimination of the direct waste of money paid to aged employes who had outlived their usefulness; second, through stoppage of the indirect loss entailed by the slow pace forced upon the rest of the workers by the presence of inefficient veterans; third, through the positive gain that would result from the substitution of younger men for the superannuated employes, from the increased efficiency promoted by the retirement system, and, possibly, from the attraction of a higher grade of men into the service.





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## At the Sign of the Wooden Leg

By "Silas Wegg."

### The Butter Side of Life.

Jackson and Jimson are two successful men. There are all sorts of successful men in the world,—hustlers, climbers, boosters, grafters, silver-spooners, gold-brickers, men who were born to the purple, and men who have attached themselves to the long green, self-made men and the fortunate children of Circumstances, men who know on which side their bread is buttered, and men whose bread always falls buttered side up. Jackson belongs to the class of experts who have knowledge to discern the buttered from the unbuttered surfaces of their slices, Jimson to the class of favorites whose nicely plastered cuts from the loaf never happen to connect with the floor so as to impair the integrity of the butter spread thereon. Their cases are worthy of our consideration for a few moments.

Jackson came from the town of Main Chance. His father was a trimmer by trade. His mother devoted her spare time to the pleasures of tuft-hunting. Jackson was educated at home until he was sixteen years of age, when he was sent to a school conducted by one X. P. Diency. There he was instructed in the science and practice of butterology, the principles of which are, (1) That there are two sides to a slice of bread, (2) That the upper side is indistinguishable from the lower side before the butter is applied to the bread. (3) That the butter being once applied the upper and lower sides are established as such, (4) That a failure to know the

buttered from the unbuttered side is what constitutes Gehenna, (5) That outside of butterology there is nothing worth knowing.

When fully grounded in these doctrines, Jackson was considered ready for his descent on the world of affairs. I do not intend to follow him through all his course. It is almost enough to say that he entered the public service. For a time he had some doubts as to the verity of the teachings he had been given at the school of X. P. Diency. He met a few people who had no regard for the principles of butterology, who believed that they could be happy, if need be, without butter on their bread at all, or that the hours expended in studying the obverse and reverse of those dietary coins called sandwiches were wasted. There were some even who held that man did not live by bread alone, but they were lunatics. Jackson had a degree of patience for those who did not much concern themselves with butter, but what could be said of those who made light of the basal fact of existence, the need of bread.

Such doubts as Jackson had did not persist long. One experience assured him that he should pin his faith to the butterologists. He expressed an opinion once, an honest opinion of his own. He had witnessed an act of injustice in his office, and a primal instinct, not eradicated by his teachers, asserted itself. He spoke out in meeting on behalf of the victim. Thereby he lost the friendship of a chief clerk, which loss of friendship entailed a deferment of Jackson's promotion. The



incident threw him back, hurtled him back in fact, to the side of orthodoxy. Years have passed, but Jackson remains firm in the faith. He knows on which side his bread is buttered. His religion, his politics, his philosophy, they are all expressible in that sentence. He has no opinion to give on reciprocity or the navy, for elections are uncertain you know. His seat at church is just behind his deputy-minister's. His view of civil service movements is that civil servants do not know on which side *their* bread is buttered.

I should like to live long enough to design Jackson's monument. I would raise a mighty pyramid made of loaves of bread, and on the top thereof I would place a golden calf, which would stand both for the god of success whom he worships and for the deity of the dairy who looks after the butter for the upper side of Jackson's bread.

Jimson is a successful man, but not of Jackson's class. He cannot help being successful, although we all unite in calling Jimson stupid. If Jimson misses a train, there is a big chance that he thus escapes a head-on collision. If a doctor operated on Jimson for appendicitis, he would find a sovereign that Jimson swallowed when an infant. In other words, his bread always falls buttered side up.

Butterology is a science of which Jimson knows nothing. He is a favorite of Fortune, that is all. He does not estimate chances; he takes them and wins out. He was born in the town of Lucky Strike, where his father picked up horseshoes for a living. His mother fed him on four-leaf clover salad. He was sent to school, but he spent his time playing tit-tat-toe on his slate with his desk mate. His teachers found him at the game only when his opponent had a chance of winning. One tutor endeavored to prove to him by experiment the elementary proposi-

tion which Jackson learned so early in life, that there are two sides to a slice of bread, but the teacher had a stroke of apoplexy and Jimson ate the bread. I could fill up pages with incidents from his career. He has gone fearless all his days. He walked under a ladder on the thirteenth Friday of the year and found a pocket book on the sidewalk while doing so.

Jimson has one point of contact with Jackson. He entered the public service. He has another point of contact with Jackson. He has succeeded. He has blundered into soft snaps all along the line. His mistakes are such as save some one's neck. He has no great sins of commission, but his sins of omission have been entered to his credit as virtues. If he stays away from his office for a day, something is sure to go awry. And so "If Jimson had been here" has become a saying of his chief.

No one begrudges him his success. We are envious at times of Jimson, but never jealous of him. To feel aggrieved at his promotion over our heads would be an act of impiety. It would be like questioning the decrees of heaven. And Jimson is not conscious of heaven ever having regarded him with undue favour. He drops his bread and picks it up with no hairs on the butter, but he sings no *Te Deum* to celebrate the occurrence. The dropping was an accident, the preservation of the butter no miracle. He has never had a reverse. I feel confident that a serious set-back would kill him. He would die a-laughing that such a thing should happen to Jimson.

I could draw several fine morals from these two lives, but I am afraid they might annihilate one another like the Kilkenny cats. I will not be a party to bloodshed. At any rate there are more ways than one of killing a cat without choking it to death with butter.



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**ATTITUDE OF GOVERNMENT  
TOWARDS CIVIL SERVICE  
CO-OPERATION IN ENGLAND.**

A series of questions asked and answered recently in the British Parliament throws an interesting light on the attitude of the Government there towards co-operation among its employees.

In April the following question was asked:—

Mr. Glyn-Jones asked the Secretary to the Treasury whether he is aware that a tablet, bearing the letters C.S.S.A., Ltd., hangs in the entrance lobby at the Inland Revenue Department at Somerset House; that it is used by Government officials and clerks who desire to order goods from the Civil Service Supply Association, Limited, to indicate thereon the room in which an agent from the stores may find them and collect the order; that such an agent calls daily at the offices so indicated, collects orders, and frequently delivers to such offices later in the day the goods so ordered; whether, seeing that the association is a private trading concern, he will say what, if any, are the conditions and terms upon which the association is afforded such privileges; and whether he will grant the same privileges to any and every suitable trader who applies for them?

Mr. HOBHOUSE.—The reply to the first three parts of the question is in the affirmative. The practice, which, I understand, also prevails in other Government departments, is one of long standing, and has proved most useful and convenient in the past. I do not consider that any useful purpose would be served by adopting the suggestion contained in the last part of the hon. member's question.

Mr. GLYN-JONES.—Is it a proper thing for any Government depart-

ment to offer any private trading concern any special privileges?

Mr. HOBHOUSE.—I understand that this practice has been in existence ever since the C.S.S.A., Ltd., was founded, it has continued a very long time, and it seems not to have been inconvenient to the members of the staff.

Mr. GLYN-JONES.—Does the right hon. gentleman suggest that it is only the members of the staff who purchase goods from these stores?

Mr. HOBHOUSE.—It is not a question of fact at all. This is an association started by civil servants for their own benefit.

At a later date, Mr. GLYN-JONES asked by whose authority the Civil Service Supply Association, Limited, is afforded special facilities for trading at Somerset House during business hours with the officials and clerks employed at Somerset House; and what are the terms and conditions upon which the Civil Service Supply Association, Limited, is given those advantages over other private traders?

Mr. HOBHOUSE.—I have nothing to add to my previous reply on the 4th inst.

Mr. GLYN-JONES.—Does not the right hon. gentleman think that these officials might find it possible to do their shopping outside of business hours, and that the privilege of supplying so many customers on Government premises should not be given exclusively to one private concern?

Mr. HOBHOUSE.—I see no reason for departing from the practice already existing.


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## An Examination that Examines.

By C. M. Sinclair in the *Canadian Magazine*.

The "Official Case Examination," which is held once a year is of supreme importance to six hundred or more railway mail clerks scattered from Halifax to Vancouver. It means to them that unless they successfully pass there will be no increase of salary, no promotion, and it may mean an actual decrease in salary or even dismissal from the service. So it is a real test.

Apart from the consequences likely to result from failure to pass, the examination itself is a most trying ordeal. Whilst written examinations are, in a general case, searching, still there are some avenues of escape left open. Take papers in history and literature. A candidate may, and indeed often actually does, spread his scanty stock of information over several sheets, thus giving a semblance of knowledge, though, of course, a clever examiner will soon detect the shoddy. Even in extra subjects like mathematics, a candidate gets some credit — and quite rightly so — if the right methods are employed, even if the results are incorrect. But, in this cold-blooded, pitiless, unwavering case examination nothing counts but the absolute correct answer. There is no middle ground, no side-stepping, no padding out, no bluffs, nothing but the real goods accepted. It is the one examination that examines.

When Sir William Mulock took hold of the Post-Office Department in 1896, one of his first moves was the organization of the railway mail service as a separate branch. In the course of his re-organization it was found that, while the railway mail clerks were a hard-working and conscientious lot of men, the majority of them did not know many of the postoffices remote from their own runs. Thus the men on the route

from London to Wingham would know all about that route and its local geography, but possibly very little about the run from Ottawa to North Bay. Why should they? Because it might happen (in fact is almost sure to happen) they will come across letters for the Ottawa and North Bay route. If they are acquainted with the exact distribution, viz., where those offices receive their mail from, then they can tie the letters up in a package, label it "Ottawa and North Bay," and this package will go direct to that mail route. But, if they are not acquainted with them, the chances are that the letters will go into their "Toronto Distribution" package and be delayed till the next train.

Accordingly, it was determined that all the railway mail clerks in Canada must pass a stiff examination every year they remained in the service, until sixty years of age should be reached, after which they should be exempt. Ninety per cent. must be taken on this examination annually, otherwise there is no promotion in salary. To fall below sixty per cent. means that the examination must be taken again in three months. To long continue around fifty or sixty per cent. means a reduction of salary and eventually dismissal. In other words, the regulations are so framed that every railway mail clerk must be able to instantly recognize every post-office in his province, no matter how remote, and know exactly how each receives its mail. When the reader is told that Ontario has nearly 3,800 post-offices, some idea will be gained of the work a railway mail clerk has before him. In fact, at first sight and even after months of study, it seems an utter impossibility to memorize 3,800 different locations. Many have given it up in



disgust. But nearly everything yields to persistent plugging. Gradually men train their minds so that a name calls up a location.

It was genuine hardship at first—the writer himself went through all the stages—but to-day any average mail clerk will tell you instantly where any postoffice in his province receives its mail. If you doubt this statement, test it for yourself. Can you wonder then, that there exists a pardonable pride among the railway mail clerks at this extraordinary state of efficiency. So far as the writer knows, theirs is the only calling that has to “make good” every year through a most difficult examination.

The examiner is Mr. T. T. Hawkins, formerly a railway mail clerk himself; in fact, no one but a railway mail clerk possesses the technical requirements of the case examiner. Mr. Hawkins knows every movement in this process from A to Z. The clerk gets all the credit that is his due, but not a fraction or even a repeating decimal more. Neatly piled upon the table are 1,500 cards, each one scarcely half as large as the regulation postcard and bearing the name of an Ontario post office, no two cards alike. These 1,500 post offices have been previously picked out by the examiner from Ontario's 3,800, and you may be certain they cover every mail route and all the chief distributing points in the province. Another thing you may be certain of is that all the difficult ones, all the similarities in names, all the twisters will be there—trust examiner Hawkins for that.

Convenient to the 1,500 cards you are to be tested on, is the case itself, a square frame of 100 pigeon-holes or boxes, each one labelled at the top with the name of an Ontario mail route or chief distributing point, no two being labelled alike, of course. The examiner asks you now to examine the case yourself and see whether the labelling, the light, and the placing of the case all suit you.

You see, he wants no complaint after you once start to sort the cards, since he counts every minute from start to finish against your official record. If there is anything to be altered now is the time, before the start. Then he asks you if you are ready to begin sorting. If you say you are, he tells you the time to a minute, he also asks you to look at your own watch, no later objection there either. He marks the time of starting down opposite your name on his list and you are off at last on the annual test that is to determine whether you get your statutory increase of \$50 a year or not.

In railway mail service the different railroads are not known as “Grand Trunk,” “Canadian Pacific,” “Canadian Northern,” but by the terminal points between which the mail clerks run. Thus “Toronto and London” means the Canadian Pacific Railway morning mail train west out of Toronto; “London and Windsor” the morning mail train on the Grand Trunk Railway east out of Windsor; “Bridgeburg and St. Thomas” the morning Michigan Central Railway mail train west out of Bridgeburg. Remembering, too, that the eastern terminal is always given first in roads running east and west, like “Hamilton and London,” “London and Walkerville,” and the Southern terminal first in roads running north and south, like “Port Dover and Hamilton,” “Hamilton and Collingwood,” you will be able to comprehend better the rather intricate labelling of the case.

With these matters understood you will now be able to begin sorting the 1,500 cards, and it may be that your first card will be “Palgrave.” This office receives its mail from the “Hamilton and Allandale mail route, also from the Hamilton and Collingwood,” so if you put it in either of those boxes, the examiner will count it as correct, but put in any other box or not put in a box at all and it counts one card against your record.



Now multiply by 1,500 the memory strain involved in telling which box Palgrave should be sorted into and you have the case examination in a nutshell. Fifteen hundred times you have to search through your brain crannies to get the correct solution of 1,500 problems, no two of which have any relevancy to each other. This is unique feature of the case examination, since in all other examinations there are certain types or formulas which, once mastered, give a clue to the solution of others.

In algebra, for example, let a person become familiar with the well defined types used in factoring, and he has a key that will open many other doors with a little ingenuity. But in this case examination there are no types, no relevancy to preceding examples, no formulas, nothing but just sheer memory to locate each post office individually. If you knew a dozen post offices nearly like Palgrave, that fact would not help out in locating Palgrave itself.

In fact it would be a hindrance, since one of the greatest difficulties at the case examination is the similarity of the post office names. Everton has only one letter different from Egerton, yet one goes in Guelph box, the other in Mount Forest. Fernlee and Fernleigh sound very similar, but Sud and Soo claims one, Sharbot Lake and Renfrew the other. Glenallan and Glenannan look alike, but Examiner Hawkins would laugh softly to himself if he found them both in your Orangeville and Teeswater box, or if you got Fraserburg tangled with Fraserville. Oro Station is only one letter away from Oso Station, but at the case examination they have not even a bowing acquaintance. There are scores of other similarities, for examples, there are fifty Glens, thirty-eight Mes, or Macks, seventeen Rocks, thirteen Greens, six Halls, nine Oaks, twelve Elms, four Balsams, three Beeches, twelve Woods, thirty-three Norths, twenty-six Souths, eight Easts, and six Wests.

There are some curious studies in psychology, too, in the case examination. Nobody mixes Eric up with Erie, but nearly everybody gets Grennon and Brennen tangled. Neither because is it because they are longer words, because such names as Wikwemikong, Windernoya, Minnicoganashene offer no special difficulties. Or again, why should this combination of post office names be so difficult to keep separate from other?—Hall's Bridge, Hall's Lake, Hall's Mills, and Silver Lake. Or this?—Balsam Hill, Oak Hill and Balsam Grove.

Our sub-consciousness has to be guarded against as well. For example, Kilmartin was formerly served by the London and Windsor route, is now served by the St. Thomas and Courtright. At the case examination the memory, through constant drilling, will be saying "St. Thomas and Courtright." but the hand with the Kilmartin card will be moving towards the London and Windsor box, unless specially watched, thus proving that old has a stronger claim than the new.

But we will answer now that you have finished sorting your 1,500 cards—the examiner meantime has not interfered with, you in any way leaving you free to work out your own salvation or undoing, as the case may be. Now, however, you signify that you have finished. He looks at his watch and tells you how long you have taken, and asks you to confirm it by your own watch. You have voluntarily surrendered the case into his hands as being the best you can do with the 1,500 cards. You must not alter the location of one card; it is his turn now.

He starts at the lower right-hand corner, at Woodstock, and takes out all the cards you have sorted into that box. He runs them over, rapidly but unerringly. If they all properly belong to that box, he sets them aside. If, however, he finds any that have no business there, he instantly draws your attention to





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them. Nobody placed them there but yourself; they count against you, and he places them in a separate pile. Then he takes the next box above, Windsor. The same process is repeated, and thus on, box by box, row by row, till the last box on the upper left-hand corner (Allandale and Meaford) is reached.

The little pile of incorrect cards represents the worst he can say about you, since its size determines whether you get promotion or not. Slowly he counts them over, then he hands them to you to count. He will say that you have twenty-five cards incorrect and 1,475 correct. A moments figuring, and he tells you your per cent., 98.33. You have passed very well, providing your time has not been too slow.

But you are not through with examiner Hawkins yet, at least, he is not through with you, for he hands you a piece of paper with five or six written questions on train connections. It does not seem to be generally known that the railway mail clerks are expected to know not only the exact distribution of every post-office in their provinces, but also the train connections and junctions.

Here is a sample of the time connection questions from the 1909 examination: "A letter, posted at Atwood, 1 p.m., for Mitchell, should reach its destination when, and by what routes?" As Atwood and Mitchell are only sixteen miles apart, this looks easy, but it is really intricate. The letter must go 300 miles to make the sixteen—the aim of the railway mail service being the quickest route, not the shortest. Here is the correct answer: Atwood should send it to Palmerston and Kincardine train at 1.20 p.m. They should take it up to Winham and deliver it to the Orangeville and Teeswater train, which should send it at Orangeville to Cataract Junction by baggage car, where it should be picked up to the Toronto and Elora men, who should deliver it to the Hamil-

ton and Allandale train at Inglewood Junction. The Hamilton and Allandale clerks should hand it over to the Toronto, St. Mary's and London at Georgetown, where it should be delivered to the Brantford and Goderich train at Stratford, and the clerks there should land it safely in Mitchell at 10.45 p.m., a triumph for the train connections. Atwood, of course, has a direct mail route with Mitchell, but not after 1 p.m. That is what so involves the work. As a rule, the railway mail clerks are the best authorities available on this subject. Mr. John A. McKay, who runs on the London and Canfield Junction route, is probably the best-posted guide in Ontario, not counting the railway maps.

Now then, how fares it with the average railway mail clerk in this strenuous examination? Surprisingly well, everything considered. Some there are who cannot make the required 90 per cent., some again take a long time to sort their 1,500 cards. One man is said to have taken four and a half hours in the 1909 examination—a bad case of getting rattled. On the other hand, the vast majority of the men pass the 95 per cent. mark, a considerable number reach 99 per cent., and a few—mighty few—make the perfect mark, 100 per cent., with every card of 1,500 in its correct box. Some really remarkable records have been made, but space will permit of only two instances here, the result of hard persistent plugging.

Mr. D. J. McLean, who runs on the Bridgeburg and St. Thomas route, has taken over 99 per cent. every year since the examination was introduced. In 1906 he made 100 per cent., and in 1908 he made 100 per cent. again in quick time of forty-seven minutes.

Mr. H. W. Farrow, who runs on the St. Thomas and Windsor route has made an even more wonderful record in some respects. He, too, has always passed 99 per cent., and



he also has reached the 100 per cent. twice. At one examination (1908) he actually sorted the 1,500 cards, using no labels on the 100 boxes to distinguish them apart, the nerviest feat yet. At the examination of 1903 Mr. Farrow set a new, and probably lastin record for speed sortation in Canada: 1,500 cards in thirty-two minutes, 1,496 of them correct.

Both these men were trained to the minute to make such records. Mr. Farrow says: "Unless one knows at first glimpse the difference between opposites like Playfair and Fairplay he is almost certain to misplace one or both. In sorting with speed, to falter, for an instant even, on any such combination would not only lose precious time, every moment of which is being recorded against you, but it would likely put you in the air and affect your whole examination. It would deal a blow to your nerve means to be out the running. In speedy sortation the eye must be sure, the brain clear and at high tension, the hand true in its direction. Beginners should study the distribution with the aid of a map, in order to get the locations definitely fixed, and no one whose eyesight is impaired in the slightest degree need try for the high speeds." These are the boiled down conclusions of a man who worked at his case for months together till he could almost sort a card a second.

In conclusion, you may ask me, where is the necessity of all these strenuousness and these nerve-racking examinations? Here is the necessity: You want your letters delivered promptly, so does everybody else. To-morrow will not answer nearly as well as to-day.

That is the railway mail clerk's business in life that is what he is paid for, that explains the need of, and justification for, the "Examination That Examines."

## LE LEGENGE DU SIROP D'ÉRABLE.

Quoique nous ne soyons pas dans la saison des amours et du sirop d'érable, deux choses également sucrées, la légende suivante ne manque pas de saveur. Si elle n'est pas authentiquement vraie, elle est du moins bien trouvée.

Il y avait donc, autrefois, pas hier sûrement, une jeune squaw, belle comme un million de pleines lunes, et que tous les guerriers de la nation célébraient dans leurs poèmes, à cent lieues à la ronde. Par une belle matinée de printemps, alors que le soleil, père des choses, riait dans l'azur et que la sève montait dans les arbres et dans les cœurs, elle était en train de faire cuire le repas de son homme. Elle sentit soudain une lassitude et s'abandonna au sommeil.

Quand elle se réveilla, le rôti brûlait. Elle était sur le point de se désoler, n'ayant pas d'eau à sa portée lorsqu'elle avisa un érable qui suintait para tous ses pores. Vite, elle saisit un mocassin tout près, le remplit du jus bienfaisant et en arrosa le rôti.

Il en résultat un gâteau superbe de sucre d'érable.

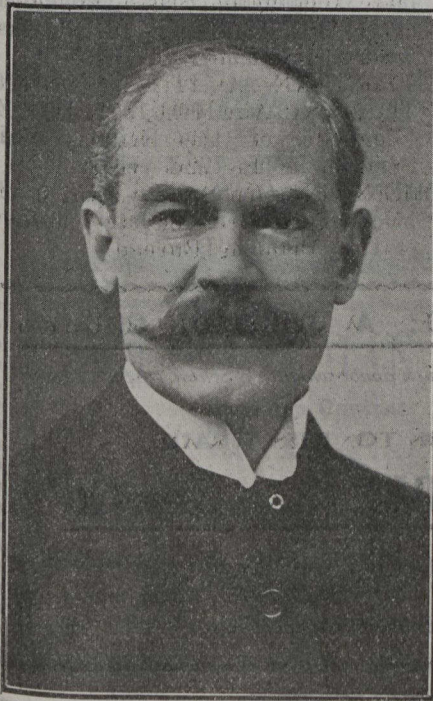
Le mari s'amena, mangea du gâteau qu'il trouva bon, malgré un arrière-goût (on n'était pas si fine bouche dans ce temps-là), et en demanda. Il en mangea tellement qu'il en attrapa une indigestion "sucrée". Il communiqua tout de même cette recette aux ménagères de la tribu, et c'est ainsi que par une belle matinée de printemps, à la face du grand soleil, père des choses, fut découvert le sirop national dont tous les vrais Canadiens se pourlèchent les babines, avant d'embrasser leur belle.



**CIVIL SERVICE CLUB NOTES.**

Mr. Edward A. Miles has been added to the Directorate of the Club, an institution in which he has taken a warm interest since its inception.

Mr. Miles is a very popular member of the Civil Service and has been on the staff of the Statistical branch of the Customs Department for the past ten years. He was born of English parentage in Toronto, in



MR. E. A. MILES.

1867, and married a daughter of the late S. F. McKinnon, one of the most prominent merchants of the Queen City, who died recently in England. He has two sons, one in Ottawa and the other in Toronto.

Mr. Miles will be a distinct acquisition to the Club. All that is needed to strengthen this organisation is a few live, energetic gentlemen of his type on the Directorate.

In the last issue we omitted, in the list of new members, the name of Mr. D. W. Johnson, of the Immigration Branch of the Interior Department. Mr. R. R. Farrow, Assistant Commissioner of Customs, was also elected at a recent meeting of the Board.

\* \* \*

The annual meeting for the election of a new Board of Directors will take place on the 3rd day of October next.

\* \* \*

A very enjoyable little banquet was given in the Club, on Monday evening last, to Mr. A. L. de Martigny, until recently Assistant Private Secretary to the Prime Minister, but who is leaving shortly for Paris to take up his new duties as Secretary to the Commissioner to France, Hon. P. Roy.

About twenty-three of Mr. de Martigny's friends sat down to the repast and a most enjoyable evening was spent. It was felt by all that it will be an additional pleasure now for Canadians going to Europe to have such an affable and capable guide and conseller right on the ground.

Fifty-four women in the Chicago Post Office have organized a Chicago Post Office Woman's Club. There was a general desire among the women to become better acquainted, and they have banded together for mutual betterment, sociability and education.

The Postmaster attended a meeting of the club, recently, and gave a very pleasing talk, wishing all the members success, and expressing a belief that an organization which has betterment in view is for the good both of the service and of the employes.



**Personals.****Born.**

GROSVENOR ROSS—On Aug. 10, 1911, at 667 Echo Drive, Ottawa, to Mr. and Mrs. Charles Grosvenor Ross, of the Customs Department, a son.

HENDERSON—On Aug. 11, 1911, to Mr. and Mrs. F. D. Henderson, of the Interior Department, 351 Stewart St., a daughter.

GUSSOW—On Sunday, Aug. 13, at the Maternity Hospital, to Mr. and Mrs. H. T. Gussow, of the Experimental Farm, a daughter. Both well.

RALPH—On August 17, 1911, to Mr. and Mrs. J. Herbert Ralph, 134 Third Ave., of the Public Works Department, a son.

**Married.**

McCARTHY-MOURE—On Wednesday, August 9, 1911, at St. Joseph Church, Ottawa, by Rev. W. J. Collins, Claire Marie, daughter of Denis F. McCarthy, of the Post Office Department, to John Benito Moure, of Toronto.

**Died.**

BRISTOL—At Vancouver, B.C., on Saturday, August 5, 1911, Charity Rebecca Ketcheson, relict of the late Wellington Bristol and mother of J. R. K. Bristol, of the Customs Department.

LEGENDRE—At 424 Lisgar Street, Thursday, Aug. 10th, 1911, J. D. Z. Legendre, of the Railway Mail Service, in his 72nd year.

BRENNEN—On Sunday, August 13, Michael J. Brennen, late employe of the Printing Bureau.

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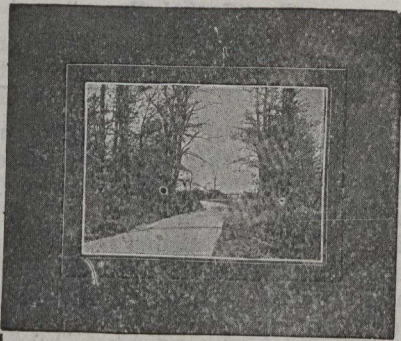
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## The Fortnight in Sport.

A Review, with comments, of the leading events in current Canadian Athletics.

By "Cashel Byron"

In this column we publish the portrait of one of the greatest athletes in Canada, — and a Civil Servant — Mr. Joseph Wright who is Superintendent of the Toronto Post Office.

Mr. Wright, who has a truly international reputation as an oarsman and amateur coach, has been actively engaged in rowing for 32 years. He has competed at

Toronto since 1907 with marked success. During the present season crews coached by him have won 15 events out of 18 entries.

Mr. Wright is also President of the Interprovincial Rugby Football Union and has played on the Argonaut Team up to two or three years ago. The unique sight was then witnessed of father and son being on the same fifteen, as Mr. Wright's son also played. He is not one who courts publicity and it was with difficulty that the *Civilian* secured these facts and the portrait.

Mr. Wright was born in 1863, and entered the Toronto Post Office in 1881. He is an example for the youth of Canada to follow.



MR. JOE WRIGHT.

the Henley Regatta no less than six times. He has won the Bedford Cup for singles and also the United States championship in the singles, doubles, fours and eights—truly a great record. He has been coaching the Argonaut Crews of

The swimming championships of Canada were decided on Saturday last at Rockcliffe, Ottawa. The majority of events were captured by Montreal competitors, although Mr. Gordon Johnstone upheld the honour of the Civil Service and the Capital in the sprint events.

In the heat of the summer months, it is somewhat refreshing to hear of activity in ice sports. The hockey enthusiasts of the West have been very busy lately organizing a new professional league, to include the cities of Calgary, Edmonton, Vancouver and Victoria. The two latter cities will be equipped with artificial ice rinks, while the former will use the natural element. Recruits are being gathered from the older eastern clubs, which are losing some of their best players. However, we



will no doubt soon have the pleasure of witnessing for the first time an ice hockey team playing in Ottawa from the Pacific Coast. But nothing is remarkable nowadays.

The long looked for wrestling match between the great modern exponents of the art, Hackenschmidt and Gotch is to take place on Labor Day, September 4th, in Chicago. It is to be hoped that the referee will insist on legal methods only being used by the American. In the last contest some three years ago, Gotch got a decision on account of what is known as the "toe hold" and by oiling his body so that "Hack" could not obtain a grip of him. Hackenschmidt's reputation has always been of the best in all his bouts, and he has never been defeated fairly.

The English cricket season is drawing to a close, with Kent County in the lead, closely followed by Lancashire. One of the features of the season has been the re-appearance of that veteran gentleman player Mr. C. B. Fry, who has been making many double figure scores for Hampshire, where he is now located. A parson, the Rev. F. H. Gilligham of Essex, has a splendid batting record this season. Speaking of parsons, one of the 'cloth' is a competitor at the D. R. A. shooting meet this year.

The Corinthian "Soccer" football team is having great success in its tour of Canada. So far they have lost but one match — to the Toronto team. This visit will do much to stimulate interest in this good old game. It is essentially the working-man's game, in which he can get "quick action" to his heart's content, and there is "something doing" all the time. The 'Corinthians' are now working their way to the Pacific Coast.

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There is a great revival in steeplechase foot running in England this year. Recently the Blackpool Club conducted a meet which was witnessed by 50,000 spectators. This is one reason for the enormous number of football players in the Old Country, who are drawn largely from the steeple-chasers.

Already the football executives are sounding the call for the gathering of their forces. Each season finds them confident of victory for their respective teams. As has been said in these columns before, city clubs composed of the youth of our towns who have regular employment have "no business" with the large University teams. The farmer are tremendously handicapped by their limited opportunities for practice and it will be no surprise if the Toronto University team has another virtual 'walkover' this fall.

As was said before, the idea of a banquet to the "Henley Eight," be-



cause they have "advertize" Ottawa, does not appeal to any one who has the true interests of spot at heart. Now comes a suggestion that the Canadian Henley be shifted to Ottawa, and the chief reason given is the amount of money which the residents of the Capital will derive from the event. In everything — everywhere — the sordid element of filthy lucre seems to be paramount nowadays. What a far cry from this to the old Greek Marathon runner who was imprisoned for life for taking money for a race.



The violent death of two more aviators, Badger and Johnston, at the Chicago meet, this week, has had the effect of awakening the public to the necessity of some inspection of the frail machines in which the birdmen wing their flight. A pathetic tige was lent to the accidents by a strong letter of protest from the father of Johnston, the youth whose aeroplane "buckled" and fell into Lake Michigan on top of him. It appears that he was a most careful and cautious aeronaut, which would go to show that the fault in his instance lay in the flimsy character of his machine. France is agitated over the question, and no doubt ere long there will be federal laws in all countries subjecting the planes as well as thiers navigators to a government examination.



Two important annual meetings have been going on during the past week, viz., the Dominion Rifle Asso-

ciation shooting at Rockcliffe Ranges and the International Lawn Tennis Tournament at Niagara-on-the-Lake. In each case the number of entries exceeded that of former years.

In the shooting the large entry of cadets was noticeable. Many of the younger shots are protesting against the system which permits the same persons getting places year after year on the Bisley Team.



There has been a marked revival of interest in tennis during the past summer. While golf has not been materially interfered with, there seem to be more people taking up tennis and the standard of play is being raised.



In Ottawa, the city championship was won by Mr. Victor Woodland, of the Finance Department, and the lady championship by Miss Whiteaves.

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## Co-operation in Scotland — Wholesale and Retail.

By a *Civil Servant*.

The inception and development of co-operation in Scotland is a most interesting subject, and some reliable facts in connection therewith should be of interest at the present moment.

It has been cynically remarked that Britain was a nation of shopkeepers, and there still may be much to support it. Nevertheless, there is to-day an increasing tendency to forsake the smaller dealers for the comprehensive warehouses and emporiums, wherein may be obtained all the daily necessities and luxuries of life.

Even in Scotland, in the home of conservatism, the change is apparent. The humble shopkeeper is rapidly finding that his vocation is doomed. The day of little things is waning, and the way opening up for the universal store.

In a measure, the secret may be found in the successful enterprise of a few merchant princes, who, with magnificent buildings and magnetic displays, have attracted patronage from far and near, reducing the lot of the less fortunate to one continuous struggle for a bare existence.

But perhaps the most formidable rival that the smaller shopmen have had to face are the co-operative societies, which, during the past few years particularly, have built up a flourishing business. Indeed, there is to-day scarcely a town or hamlet — apart from the remote villages of the Highlands — that does not boast of at least one such organization for the retailing of groceries, bread or butcher-meat, etc. The industrial centres of Scotland are, in fact, a perfect net-work of co-operative societies linked up by the great wholesale body which is a federation of the numerous retail agencies.

The story of the birth of the co-

operative movement has just been related in vivid and eloquent terms by one of its most influential leaders, who for over twenty years was the chairman of the Scottish Co-operative Wholesale Society.

In an interesting history, he shows how intimately associated was the inauguration of the co-operative creative system with the inborn desire of true Scotsmen to improve themselves, and to make the best of their opportunities.

The inception of this movement had a most humble origin, a few brave pioneers combining with a beggarly sum to purchase and retail several of the prime necessities of existence. Of course, there were failures in these earlier stages, but the one grand principle of self-help, founded upon the maxim "Unity is Strength," was never lost sight of, and steadily through the past hundred years the co-operative movement has advanced until to-day there are nearly four hundred societies in Scotland. These have a combined membership of considerably over 400,000, while the share and loan capital totals nearly £11,500,000. Last year, the sales aggregated more than £24,000,000, and practically £3,000,000 profit was realised. Of that £3,000,000 profit, some £14,000 was devoted to education—i.e., to propaganda work, lectures, etc. Within a decade, the capital (shares and loans) has increased by over 90%, while the number of members has advanced fully 50%—eloquent testimony, indeed, to the hold such societies have upon the various communities.

With few exceptions, the societies retail their goods at practically the current rates in the respective communities, and after meeting the ordinary expenditure the surplus re-



venue is credited to members in dividends allotted according to the total purchases for a quarter or six months. As a rule, each society insists on a member holding at least five shares of £1 each, and not more than two hundred shares. These bear interest at rates varying from 4% to 5%. A member may join on payment of 1/— his dividends being retained until the maximum of £5 is deposited.

Those who have £200 as shares capital may, in certain cases, deposit sums up to £40 or £50 as loan capital, on which 3% or 4% is paid.

Dividends vary considerably. Certain societies declare a separate figure for the respective departments, but as a rule one dividend is struck for the whole of the transactions. These range from about 2/- to 5/- per £ of purchases. Many of the larger societies also pay a bonus to their employees at the same ratio as the dividend per £ on members' purchases.

Nowadays, practically every commodity is provided through the store; while such side lines as piano-tuning, photography, dentistry and laundry work are conducted. At least one of the retail societies at Dunfermline has ventured upon farming, but the experience has not proved a conspicuous success, and has deterred others from following "into that domain."

The great percentage of the goods and articles are purchased from the Scottish Wholesale Co-operative Society: the remainder from other co-operative agencies, and a small proportion from private traders. The Scottish Wholesale Co-operative Society does an enormous business. It commenced in 1868, and has now a capital of practically £3,500,000; while its sales annually total fully £7,000,000. Its profits for 1909 (the last total available) were £271,927. The society represents the federated

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interests of 279 retail co-operative societies in Scotland, holding among them at the end of 1909, 400,618 shares of the value of £1 each.

Apart from the great distributive departments of the society—grocery, drapery, furnishing, boots and shoes, etc., co-operative production is carried on by the wholesale on a very extensive scale in the works and factories at Glasgow, etc. Conjointly with the Co-operative Wholesale Society of Manchester, the Scottish Wholesale has buying depots in the United States, Montreal, Winnipeg, Sydney (New South Wales), Copenhagen, Hamburg, Gottenburg, etc., and estates in Ceylon are also jointly controlled and owned by the English and Scottish wholesale societies.

The ramifications of the Scottish Wholesale Co-operative Society may be judged somewhat by the fact that their employees total nearly 8,000. The principal works are at Shieldhall, near Glasgow, where there are



fourteen different factories in operation and over 3,000 persons regularly employed. Three flour and meal mills are also owned by the Scottish Wholesale, and the amount of grain necessary to keep these going is very large. In 1906, a buyer was appointed and an office taken in Winnipeg, where six large elevators have been erected.

Such, briefly, are the manifold operations of the co-operative movement in Scotland. It may be added that half dividend is given on non-members' purchases; and that there is one large store for employees where goods may be purchased at cost price, but on which no dividend is paid. The latter has given rise to some feeling, as it is regarded as an unfair handicap on the average member who deals at the ordinary rates.

The attitude of the private traders is uncompromisingly hostile in the main. There are, of course, several of the largest wholesale and retail houses which can easily afford to ignore the co-operative movement; but it is obviously otherwise with the smaller class of merchant or dealer. At the last meeting in Glasgow, on January 26, the Scottish Traders' Defence Association dealt with the co-operative movement, the chairman remarking that that was a fruitful source of unemployment. He hoped that the public would, on that account, and also on account of the disadvantage to themselves in dealing with co-operative societies, support individual traders: and their grievance—apart from the unemployment— which the private trader frequently expresses himself upon, is the fact that the dividends paid by the co-operative societies are not subject to Income Tax by the Imperial authorities. This is contended by the private traders to be a manifest injustice and an additional handicap in the competition for a profitable existence. On the

other hand, the co-operators contend that, as the great bulk of the dividends are paid to the poorer class and to artisans generally, the Income Tax would be unjust and uncalled for.

There are thus points for a distinct cleavage as between the individual merchant and the strongly buttressed co-operative system; and keen as the fight has been during the last decade, the contest is destined to be of even more absorbing interest within the next few years. If the private trader is to survive the competition, he must necessarily be brought up in the hard school wherein economy, industry and perseverance play such a conspicuous part.

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The Montreal Gazette says:—"There are some anomalies in the law which almost of necessity deprive the men responsible for the working of the civil service of the opportunity of quickly rewarding with advancement appointees who show special zeal or aptitude for their duties. The commissioners have drawn attention to these and some other matters that might be improved, and doubtless their advice will be taken into consideration. There is a greater weakness in the law, however, than any the commissioners have especially to consider. Parliament confined the operation of the reformed order to the departments at Ottawa, and left under the old patronage rule nominations to what is called the outside service, including the custom houses, the post offices, etc., throughout the country. The logic of the situation is that what is good in the one case is good in the other, and that the law which evidently works well at Ottawa should be extended to all other places where large numbers of public servants are appointed and employed. Till this is done only half the possible benefits of civil service reform will be realized."



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