

THE CIVILIAN

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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

scheme in its details, that is, to draft the bill. Then after this has been done it will not be sufficient to consider the individual features of the bill in their relations to the other features; but it is essential that the bill be considered in its relation to the whole system of civil service administration, — entrance, salaries, promotions, etc., etc. Any attempt to deal with the question abstracted and apart from the whole scheme and policy of civil service administration and particularly apart from salaries must inevitably fail.

Mr. Morgan states:—

“I notice in your issue of May 2nd that you say with reference to the bill introduced into the Ontario Legislature that you commend the contributory system.

“I do not believe that the contributory system of pension is best either for the Government or the employees. Let me ask you to give your reasons for your preference and if you will bear with me I will present a few facts that have had weight with me in forming my opinion in favour of a straight pension and against a contributory system.”

Then Mr. Morgan elaborates his arguments, and in conclusion says:

“A contributory plan as I understand it is a plan like the bill . . . known as the Gillett Bill.”

Thus all the while he is condemning contributions to a pension scheme which is not a pension scheme at all; at least it would not be so considered in Canada. It is not the fact that the employees have to contribute that makes it wrong. It was conceived with wrong notions of the civil service and without a proper appreciation of the service problems. In brief the scheme is essentially the same as our Retirement Fund, the difference, apart from immaterial details, being that the employees contribute varying percentages of his salary according to age, instead of a flat five per cent., and on reaching the retirement age he may purchase an annuity with his savings, but on less favourable terms than the general public in Canada

may purchase annuities either from the Government or from some of our insurance companies. In event of voluntary retirement at any time the employee is entitled to his savings.

The fallacies of this scheme have on more than one occasion been exposed in *The Civilian*, and so far as Canadian civil servants are concerned all the familiarity they will care to have with it is to know that it is essentially the same as our Retirement Fund.

Mr. Jordan in his protests against “Straight Pensions” is not content to condemn the system of straight pensions, but immediately goes to the other extreme and advocates a scheme in every essential the same as the Gillett Bill. Why one should conclude that because there are certain objections to “straight pensions” that therefore a “compulsory savings bank” is free from objections is hard to see. Because a certain thing is wrong, it is not safe to conclude that its antithesis is right. Yet this is just the difficulty in all questions of public policy. Too few seem willing to seek a *via media*. Our free traders, finding certain objections to high tariffs, conclude that there should be none at all. The protectionists, finding that certain things can best be developed under a protection system, end by putting up a wall so high that none can scale it. As things go in the world today every man gets as big an income as he can get; G. Bernard Shaw would divide the world’s earnings equally between each man, woman and child. Again we have people who, seeing that public ownership is, in some cases, a good thing would conclude by cleaning our babies’ teeth with the public tooth brush. There are few general statements which are entirely true, but generally speaking, when two extreme views are possible on any question, neither the one nor the other is correct. Between the “straight pension” and the “compulsory savings bank” there are an

infinite number of middle courses at least worthy of consideration.

The signatures of the members of Mr. Taft's efficiency commission appear at the end of a long series of specious arguments in favour of the "savings bank." Be it noted, however, that these arguments are really not arguments at all, but a series of statements that such and such desirable results will inevitably flow from the adoption of the "savings bank." But will they? And on the other hand that certain objections to the "straight pension" will be avoided—but is there any certainty that worse objections will not appear?

Notwithstanding, from the point of view of the employee, there is in reality no great objection to the system, except that it is not the best system. It gives him the greatest amount of freedom possible while he is provided for if he lives to old age. Nonetheless he will not be satisfied under it, and that is a weighty argument against it. Of what profit is it to adopt a system, however free from objection in theory, which is sure to be repugnant to the employees? No one likes forced savings. And then why be compelled to accept four per cent. interest when investments equally as safe can be made at six per cent.? There are civil servants at Ottawa paying six per cent. on the mortgage while the Government pay them four per cent. on their savings in the Retirement Fund.

The National Civil Service Reform League of United States lays down the following propositions:—

(1) That each employee in the civil service of the Government should receive proper and adequate compensation for his services at the time the services are rendered.

(2) A system of individual and compulsory contributions by the employees in the classified civil service of a reasonable percentage of their salaries, wages or compensation; such contributions to bear a reasonable rate of interest, compounded annually and which will provide a reasonable annuity at the age of retirement.

These propositions have the unre-

served approval of Mr. Jordan's association. It seems a little absurd to lay down as a sound proposition that an employee "should receive proper and adequate compensation for his services at the time the services are rendered," and then in the next proposition to state that he should not receive it all but should be compelled to leave a portion with the Government in order to facilitate the speed with which they may kick him out should he, for example, be overtaken by ill-health. An employee cannot both receive and not receive his compensation at one and the same time.

The implication that a civil servant is incapable of looking after his own affairs will not tend to make him more capable of doing so. Most employees prefer to do their own investing. It is true he may invest badly or even lose his savings, but he wants to do it himself. He can if he is cautious invest in bonds at six per cent. or in real estate where he will double his money in three or four years or perhaps he will prefer to "margin" C.P.R. If it is a sound proposition that a man should receive proper and adequate compensation, then he should receive it, and do with it as he pleases.

The heavy deduction from salaries under the "savings bank scheme" is one of the least objections to it from the point of view of the employee. It is likely to be an objection on the start, until salaries become readjusted. It would perhaps impose some hardship on present members of the service for some little time, but salaries would eventually readjust themselves or the Government would have to put up with the services of employees who were willing to work for the net wage. To take an extreme case, — suppose for example, that a deduction of twenty-five per cent. were made. This would necessarily very shortly be followed by an increase of twenty-five per cent. in salaries, otherwise employees could not live.



ON BIRTHDAY HONOURS

Most men I know all wish they were
A Knight—Viscount or Baronet,
Each says "If I were but a Lord
My name would spread around, you bet.
If I could put before my name
That classy sounding prefix—EARL—
I'd be sought after all the while
By every Yankee Doodle girl.
I'd wear a beaver hat all day
And sport an eye glass in my face,
I'd be immune from common laws
And all my family would disgrace;
I'd fix my shack with Yankee scads
And get a million from her Pop;
We'd have so many wedding gifts
To guard them, I would need a Cop.
We'd go abroad for forty years
And in the limelight we would come."
I often wonder if he thinks
That he'd be living like a bum.
The finest title that I know
A man can bring to someone's sister
Is simply that old fashioned one,
A plain and simple honest "Mister."
I'd rather be of common cley—
A policeman—janitor or mule
Than have a million scads or more
And be a Chawming-bally-fool.
A title—friends—is not worth shucks
Unless the man who has it lingers

In honesty, is fair and just
 And works a trifle with his fingers.
 I'd sooner die a plain good Silas
 And have my chums around my bier,
 A-peeping at my mortal remnants
 And dropping just a feeling tear,
 And saying—"Well he was a fathead
 But still, an Honest Upright lad;"
 Than be a blooming bally Dukelet
 Who didn't draw a tear, begad.
 A Title's nothing, less you make it
 As noble as you really can;
 And more than "Duke or Lord or Countlet"
 The noblest is "An Honest Man."

AILEEN

By Lloyd Roberts.

The fields are not more green to me,
 The hills are not more wide,
 The daisies brushing to the waist
 Are walking by your side;
 And yet the lift of heavy wind,
 The gentle tongues of rain,
 That are so brave and kind, Aileen,
 Call out to you in vain.

The music in the clover fields
 Where dance the hosts of June,
 Will draw me through the meadows
 To the glory of the tune;
 And all the suns that burn the plain,
 The ocean's hollow moan,
 That call to me again, Aileen,
 Still call to me alone.

The mists among the marsh lands,
 The clean white miles of sand,
 Beneath the lifting face of dawn
 Will see us hand in hand;
 Till high above the ghastly seas
 The green light flares and dies,
 And the moaning in the trees, Aileen,
 Draws fear across your eyes.

All night I prayed the gods, Aileen,
 That you should love the sea,
 The voices of the storm-swept woods,
 The strength that lives in me;
 The grieving of the twilight rains,
 The burning vasts of sun,
 That riot through my veins, Aileen,
 Might bid your pulses run.

THE CIVILIAN

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to the Civil Service are invited and will
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Ottawa, June 27, 1913

PARTIZAN PATRONAGE. (1)

During the Winter months *The Civilian* devoted considerable of its space to the famous or rather infamous subject known as patronage. As patronage is a perennial weed much cultivated in all seasons of the year, it may seem appropriate to mention it also in the dog days.

The articles on patronage created an immense interest throughout the service as was attested by the flood of congratulatory letters received by the editors. On this account, we think it incumbent to re-open the subject in a series of three editorials, as a means of justly disposing of a number of memoranda from correspondents which have been reposing in our editorial pigeon-holes.

* * *

By virtue of the duties of attempting to publish an organ of speech on behalf of the Canadian service, the editors of *The Civilian* are compelled to make a study of the experiences

and conditions in the public services of other countries. The result of such inspection may be briefly stated to the following effect:—Generally speaking and subject to certain few exceptions, public service is a failure, judged from the standpoint of efficiency. This is a moderate statement of the case. If the judgment is sound, Socialism, which proposes to place all the agencies of society under government control, has a problem, which must take first place in its propaganda. *The Civilian* has no high hopes of dispelling the gloom which enshrouds public service generally. It is necessary and desirable, however, that the members of the Canadian service should understand, even though they have not the power to reform, the imperfections in democratic forms of government as seen in defective government services.

* * *

On a previous occasion we referred to the connection between corrupt elections and civil service patronage. Referring to this condition of affairs, the *London Post* defined an election thus:—"the periodical orgy of lies and deceit which we call an election." We have looked about for a picture to fittingly illustrate the doubly ill effects of patronage. Such an illustration was furnished by a member of the Ottawa service to the following effect:—An Australian partisan addressed a letter to a politician whom he had assisted to eminence, but who on reaching his high estate, forgot the poor man on whose shoulders he had risen. The Australian wrote a letter, published in the *London Globe* as follows:—

"Dear Sir: You're a dam fraud, and you know it. I don't care a rap for the billet or the munny either, but you could hev got it for me if you wasn't as mean as muk. Two pound a week ain't eny moar to me than 40 shillin's is to you, but I objekt to bein' maid an infurnil fool o'. Soon after you was elected by my hard workin', a feller here wanted to bet me that You wouldn't be in the House moren a week before you maid a ass of yourself. I bet him a Cow on that as i thort you

was worth it then. After i got Your Note sayin' you deklined to aekt in the matter i driv the Cow over to the Feller's place an' tole him he had won her.

"That's orl i got by howlin' meself Hoarse for you on pole day, an' months befoar. You not only hurt a man's Pride but you injur him in Bizness. I believe you think you'll get in agen. I don't. An' what I don't think is of moar Konse-quence then you imajin. I beleave you take a pleshir in cuttin' your best frends, but wate till the clouds roll by an' they'll cut you—just behind the Ear, where the butcher cut the pig. Yure no man. An' i don't think yure much of a demecrat either. Go to hel. I lower meself ritin to a skunk, even tho I med him a member of Parlerment."

This letter, better than any words of ours, illustrates the relationship between election scandals and ineffective public service, to which or other occasions we have endeavoured to draw attention. If further evidence on this subject be required let any reader pick up the Hansard of last session, and read the days of disgustings debate as to the ownership of the contents of the trough of partizan patronage, the system under which parliament thinks it can conduct the great business of a growing country.

With the unhappy lot of running or sitting members of parliaments, who consider civil service patronage a desirable instrument for gaining the votes of the intelligent electorate, *The Civilian* has nothing to do. But as regards the unhappy lot of the Canadian service, saddled as it is with all the worst features of patronage, *The Civilian* must utter its indignant protest. No civil servant's patriotism is enhanced by the knowledge that he or she lives and works under conditions such as are suggested by this Australian's letter. Every member of parliament is, and every civil servant may be, a victim of this condition. It is a fine system!!



THE SLEEPING GIANT.

The Civilian has received a letter, published to day, making reference to the duty of the C. S. Federation of Canada to assume a more aggressive

attitude in some of the many functions for which it was ordained. In another column will be found a programme suggested by *The Civilian* of London for the consideration of the newly established federation of Great Britain.

Our federation is our great representative body. We must stand or fall with it. With a membership scattered over the Dominion we look to it to lead the way. But as was recently remarked of the Presbyterian Church, the federation is a "sleeping giant." Our correspondent attempts to stick pins in him.

Let us look at the plan suggested for our kindred body in Great Britain. The first clause is as follows:—

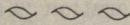
"To associate and unite all the established and unestablished civil servants of the state by inducing them to become members of the federation."

Here is work of some importance for our association. From Ontario to the Rocky mountains no civil service organization holds membership in the federation. This is a matter for regret and we should continue to regret it until the deficiency is remedied. A powerfully organized federation is the only method for making a powerfully organized appeal to the government. This fundamental fact established, some hope may be entertained for the other items in an extensive programme. Of these perhaps the most important are, salaries adjustment, merit system for the Outside Service and a Federal Co-operative Act to enable the service to carry on co-operative business all over Canada. There are many other subjects meet for debate within the organization and for education without. Superannuation is not mentioned in this category as perhaps all that can be done for superannuation has been done.

At the last annual meeting in November the number of the executive was increased to twenty. Let any of those twenty officers who read these lines, ask himself the question, "how

much thought have I contributed to the general cause, and in what manner have I given expression to my ideas."

The Civilian is the servant, and if necessary will be the slave, of the premier civil service body in Canada. It is our self-evident duty to point out that the federation is not living up to its duties or its responsibilities. There is work to be done. Let us be up and doing. "Will they play their part manfully?"



DR. LOW'S RETIREMENT.



As announced in the last issue of *The Civilian*, Albert P. Low, LL.D., D. Ap. Sc., has been superannuated. He was deputy minister of the Department of Mines, having attained that high position from a low beginning in the service, after more than a quarter of a century of faithful, efficient and unusually strenuous performance of public duty.

Dr. Low is one of a number of men of whom we in the civil service have every reason to be proud, because their performance of their duties has been such as not merely to earn public salaries but to win public gratitude and approval. Dr. Low joined the staff of the Geological Survey as a young man. It fell to his lot to conduct many explorations in the Great Northland. It is due in no small degree to his self-sacrificing and devoted efforts that parts of the country until then unknown have been traversed, mapped and made ready for the movement of civilizing influences which even now have been well begun. If the words "Unknown Region" or "Unexplored," which, in the maps of thirty years ago, covered a blank that could not be filled, are now replaced with the tracery of rivers, lakes, mountains and sea coast, which marks the first conquest of science over a new region, thanks are due in no small degree to Dr. Low. What those lines mean in the way of courage, perse-

verance, knowledge, and devotion to the demands of the Canadian people and the scientific world, can never be wholly known; it remains part of the great unknown romance which is suggested by such names as Jacques Cartier, Champlain, Hudson, and the hundreds of others to whose heroism we owe the opening, little by little, of this great realm which we call Canada. Nor is it any excess of flattery to mention Dr. Low's name in connection with those of the great explorers, for those who are best able to judge such labors agree that in all the qualities that go to make a great explorer Dr. Low is the equal of any other man of this generation.

By sheer ability and by right of attainments and efficiency, Dr. Low rose steadily in the service until he attained the highest position open to any man who makes the civil service his career, being appointed deputy minister seven years ago. But, unfortunately the same hardships and trials of exploration which had won for him his high position had also drained the strength of even an unusually virile physique, and, soon after his appointment Dr. Low found himself unable to perform the duties of his office. The government unwilling to forego the services of so efficient a man, and unwilling to deprive of office so deserving a public servant, effected a re-organization of the department leaving Dr. Low's place open so that he might return at any time when his health permitted. But as time went on it became manifest that Dr. Low's service to the country had been rendered in full measure, and that he would have to leave to others the labors and the honors of the future.

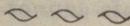
In retiring, Dr. Low carries with him the gratitude of the whole country for the splendid service he has rendered at such great cost to himself. It is hoped that complete rest and the opportunity to enjoy a life of ease and dignity will restore him to

something of his old vigor. The country honors itself by affording such a man the opportunity to recuperate the strength so ungrudgingly spent in its service. And we of the civil service have the honor to point to still one more of our number who has found in the course of his regular work the opportunity to render public service of notable and permanent value.

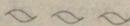


EDITORIAL NOTES.

There are many matters of general service interest happening in various parts of the Dominion. As many of these are beyond our powers of observation, we will be obliged, and the service will be served, if any of our readers will mail us a note of events, such as meetings of service associations, or a clipping from any paper containing a notice of affairs which may be a source of interest, or which may forward in any way the more serious considerations involved in a great public service organization.



The promised statement in regard to the Postmaster General's interest in the personnel of the Post Office Department, and the good he has accomplished during his regime will appear in the next issue of *The Civilian*.



In the next number, July 11th, we will begin publication of the appointments, promotions, etc., for the three months ending June 30th.



Difficulty in procuring canvassers and collectors for the transaction of necessary business in the Ottawa service prompts the editors to ask our local subscribers to remit fees to Box 484 and so help to keep the machine in running order.

A PLEASANT DAY IN THE LIFE OF MR. F. H. COLES, ACCOUNTANT INLAND REVENUE DEPT., LONDON, ONT.

All who know Mr. F. H. Coles of the Inland Revenue Dept., London, have an opportunity to extend greetings to him and Mrs. Coles on the occasion of the fiftieth anniversary of their wedding. To be sincerely held in high esteem by one's fellows is to be the happiest of men. This is truly so in the case of Mr. Coles.

The following is from the Hamilton Herald:—

Prior to the 50th anniversary of his wedding, Mr. Frank H. Coles, of the inland revenue department, was today at one o'clock surprised by his associates and presented with two fine cabinets of cutlery, a cut glass bowl, and a pipe and tobacco. An accompanying address was read and the presentation was made by Mr. Thos. Alexander, inspector of the London division.

The address was as follows:

"To Frank H. Coles, Esq., Accountant,
Inland Revenue:

"Dear Mr. Coles.—Your brother officers of the inland revenue department, London, having learned that you and your esteemed partner celebrate the 50th anniversary of your marriage on the 8th inst., with the greatest pleasure take advantage of the occasion to express to you our friendship. In you we recognize not only one of the oldest officers for length of service in the London division, but a man whom we have learned to esteem, whom we can call our friend. Your genial nature has long since endeared you to the older of your associates, in the service, while the younger officers regard you as one to whom they can always look with confidence for advice and assistance. We believe, sir, and we feel we are fully competent to speak, that the department has no more competent and zealous officer in the service than yourself, and we can truthfully say that you have during your 40 years or more of duty maintained the best traditions of the service. We ask you to accept these gifts as a token of the high regard in which you are held by us all, and that you and Mrs. Coles may be spared many more years of health and happiness, is the heartfelt wish of those who know you best. Believe us, dear Mr. Coles, your friends and co-workers.

"Signed by the members of the inland revenue department, weights and measures, and gas and electric light department."

Co-operation in Ottawa.

The Civil Service Co-operative Supply Association announces to those members who have subscribed for coal that any who wish to increase their orders may do so until a small surplus of supply over orders is taken up.

At the Sign of the Wooden Leg

By "Silas Wegg."

The Invisible Man.

The title of this article is the title also of one of Chesterton's "Father Brown" stories. The invisible man of the story is a postman and the invisible man of whom I would write is also a government official. It is myself and yourself and himself and herself and each of the selves bearing the label of Civil Servant. Chesterton, or rather Father Brown, remarks of his invisible man: "Nobody ever notices postmen somehow, yet they have passions like other men." And here, to Mr. Chesterton's extreme loss, he and I part company. His invisible man was able to go in and out of a building, murder a man and carry him off in a sack just because he was seemingly on the postman's ordinary round of duties. This is no story of crime. Rather I have in mind the discussion of some of the many things that make the civil servant invisible. You may read Chesterton's story for one of the causes. Let us look at a few of the other causes.

Some civil servants are invisible because of the greatness of those with whom they travel. The smaller planets are nearer the sun than the larger planets and are perceived with more difficulty. We cannot see the stars, by day on account of the brilliance of the Sun which monopolises the skies. Even so with some of us. We are planets, and some of us suns, if not heirs, in our own right, but the daylight of the chief's power is so long that we never get a chance to shine until after office hours. And

since people have given up standing on the bridge at midnight in favour of sitting out bridge until morning, there are few who know that we exist at all. Hurrah! the world cries, there goes the Sun in his might and majesty. Three cheers for the Sun, cries the populace. I tell them that the Sun is not the whole universe, but they laugh me to scorn. Yes, they admit, there is the Moon. The Sun and the Moon! The Minister and the Deputy-Minister! The populace cannot locate the rest of us in the firmament. And we must be content with our doom of invisibility.

Some cannot be seen because of the light about them. But that is not all. Some are invisible because of the darkness. The stars cannot be seen by day. The bats cannot be seen by night. If the latter wish to have notice taken of them they should come around while the Sun is high. But they will not come. So with many civil servants. They keep in hiding. They are afraid of the light. The stars are over our heads at noon, unafraid of the sun even if they are quenched in its ocean of splendour. But the bats are in their holes. They poke their heads out, only to draw them in again. Have you not seen civil servants do the same thing? They are active at night and swoop around unblinkingly. They talk and dream of what they will do tomorrow morning. But it is so terribly bright on the morrow. They cannot endure the high light of opportunity or the fierce light of responsibility. They are courageous only when there is no chance for the exercise of cour-

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age. I am sorry that the stars do not have a better chance to make a show at noontide. Yes, I am sorry for the bats at noontide too. But the bats have no cause for complaint, except they make the futile kick against heredity. They were born to blink, I suppose. Yet human bats can, at least, mar spectacles.

Other civil servants are the direct cause of their own invisibility. They make the waters dark about them as the cuttle fish do. These are either cunning fellows, or grafters, or they are perverse fellows who delight in making themselves into mysteries. The latter are rare, yet I know a half-dozen, at least, of civil servants who practise a sort of secrecy at all times. They edge along the corridors instead of walking down the centre of them with a firm footfall. They keep their desks locked and hide the keys in their boots. Nobody gets to know them and yet they seem to me as if they knew something about everybody. I am afraid of such fellows. When a man tells of such fellows. When a man tells little to his companions I have a suspicion that he tells a lot to his superiors. This may be a false assumption, merely based on the hypothesis that a man must talk sometimes. At any rate we expect an open spring after a cold winter, and, by analogy, the fellow who freezes up when you speak to him may thaw out under the direct rays of the Sun. As to what the Sun means in this parable, consult preceding paragraphs.

The invisibility of the grafting civil servants is known of old. They love darkness rather than light because their deeds are evil. Your true grafter does not long to be in the public eye. He would rather be a door keeper in the house of the Lord than stand in the pulpit. There is more chance at the door for the picking of pockets.

Lastly, civil servants are invisible because some people are blind. These people cannot see the clerks working about them. There are people

who refuse to see us, but it is not of these I speak. The blind people cannot see us. It is impossible for some men, for instance, who are receiving four or five thousand dollars a year to realize that men are struggling along on one thousand a year. They cannot see the needs of men not in their class. For men in their own class they have a deep sympathy and they are willing to do what they can to help the poor chap at thirty-five hundred who is planning to buy a motor car. The problem of the man in the third division is not a problem at all. It is quite easy to recognize that a man of like circumstances and tastes of our own can suffer want. Somehow we think that God looks after the rest of the world. There are men in high position who have come up from the ranks but who cannot recognize the needs of men in a class below them. True they can prove the poor fellows' poverty by means of arithmetic, but they cannot make a reality out of it.

How many of us are blind in just that way! We pay the washer woman her dollar for her day's work and she goes home without one thought of ours pursuing her. She must manage to make ends meet, we say, else she would not be alive when our clothes are soiled next week. The washer women is invisible to us from Monday to Monday. We do not blame ourselves for this, and we will not blame others who are blind to us and our troubles. We may hope, however, that the eyes of the blind will be opened some day and, even if they who are given sight, see the men about them only as trees walking, we will be thankful. In the meantime we can be thankful that we are here to be seen.

An Overflow.

The statistical branch of the Department of Railways and Canals has been moved from the West Block to the Quebec Bank building on Wellington street.

A FINE PROGRAMME.

The service of the United Kingdom has formed a federation of all its local organizations on the plan of the Canadian body which has served such a useful purpose in carrying on conversations with the government. The Civilian of London, Eng., expresses an opinion as to the main objects of the federation which may be suggestive to the executive and delegates of our own federation. The Civilian says:—

In our opinion, the main objects of the federation should be:—

To associate and unite all the Established and Unestablished Civil Servants of the State by inducing them to become members of the federation.

To provide means for the co-operation of civil servants, and for the expression of their collective opinion on questions affecting the well-being of the members of the service as a whole.

To watch the interests of, and generally improve the condition of civil servants of all classes and of all grades in every legitimate way.

To afford civil servants advice and assistance in all matters directly or indirectly connected with the service.

To defend the competitive examination system.

To secure direct representation of civil servants in the House of Commons.

To promote and extend in every possible way the influence and dignity of the civil service as a profession.

To watch the administration of the several departments, and particularly the regulations governing them.

To endeavour to secure the amendment of such regulations when desirable, and to use every legitimate means to secure the cancellation of obsolete and other regulations detrimental to the best interests of the civil servants and the civil service.

To endeavour to secure improve-

ments in the pay, prospects, and conditions of service of all Established and Unestablished Civil Servants.

To protect and further the interests of all classes of civil servants in every legitimate way.

To endeavour to secure the establishment of Unestablished Civil Servants.

To work for the establishment of a Court of Appeal for Civil Servants.

If the civil service associations not yet affiliated and the unattached civil servants rally round the federation, its success will be assured. At present, more than one important association is outside the federation; but it is hoped they will fall into line before very long. If the federation is to be a real success, and if it is to play its part successfully in the great battle of civil service reform, it is essential that every civil service organization and every unattached civil servant should be ranged under its banner. The future of the civil service of the state is in the hands of the civil servants—will they play their part manfully?

REFORMS PROPOSED BY RAILWAY MAIL CLERKS OF UNITED STATES.

“That clerks be allowed to ‘double’ for another when a short lay off is desired.

“That railway mail clerks be admitted to Government hospitals on the same conditions that apply to soldiers and sailors.

“That railway mail clerks be allowed the same privilege of transportation under the Hepburn act as other railway employees and their families.”

This was declared in the preamble to be allowed by the framers of the Hepburn bill, but was later knocked out by the Interstate Commerce Commission.

“That clerks required to work eight hours a day, six days a week,

be allowed a reasonable time for study and be allowed time off during the week for Sunday work.

"That a clerk receive extra pay for extra emergency duty.

"That the Railway Mail Association protests against its members being required to handle fragile and valuable merchandise shipped as parcel post in a manner inconsistent with its safety and preservation from damage.

"That the Government supply the necessary pens, pencils and rubber stamps used by the clerks in the course of their duty.

"That railway postal clerks be allowed a vacation of 15 days with pay each year.

"That clerks working one way and obliged to dead-head return trip be allowed full time for same.

Will Help Administration.

"That we send greetings and pledge ourselves as an association and as individuals to do all in our power to make the new administration of the Post Office Department the best in the history of the country.

"That it is considered the sense of the convention that a maximum of six hours and a minimum of five hours' road duty be considered a standard day's work.

"That we favor an automatic catching and delivering device.

"That the supervision of the railway mail service should be left to officials directly connected with such service, and not turned over to the Post Office Inspection Department."

—The Chief, New York.

Disecting Inadequate Salaries.

A school-boy has become famous by the discovery of a method of trisecting an angle. There is more need of a method of dividing a salary so that the landlord may receive a quarter, the grocer a third, the butcher a fifth, the coal man a sixth and still leave a half for clothing, light, doctor's bill, etc., etc., etc. This very absorbing and, as yet, unsolved problem, is respectfully recommended to civil service commissioners and examiners.

Correspondence.

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

Value of Authentic News.

To the Editors of *The Civilian*:

I was pleased to find, in your last issue, the text of the memorial recently presented by the Ottawa organization to the Premier. Such matter as these memorials, Sir George Murray's report, various reports on Superannuation, etc., are most important. My file of *The Civilian* for two or three years constitutes a regular encyclopedia of information on civil service matters of every sort. Whenever I hear a dispute on civil service matters, I turn up my *Civilians* and settle it. *The Civilian*, and *The Civilian* alone, can keep one posted. Give us all the "official" news you can.

A. P. PRECIATION.

Ottawa, June 20th, 1913.

Arousing the Federation.

To the Editors of *The Civilian*:

Can you tell me what has become of the Civil Service Federation? Is it still in existence? Is it doing anything? If so, what? If not, why not?

It seems to me that the Federation has a field for usefulness beyond the mere holding of a convention once in a year or so, passing resolutions and sending occasional memorials to the Government. The Federation has affiliated branches in a large number of Dominion constituencies. Is there not excellent opportunity during the summer months for these local bodies to approach the representatives of their ridings and explain to them the abuses in and needs of the service at large? Such work would bear generous fruit when Civil Service matters are before Parliament. Usually a debate on the civil service problem reveals a deplorable lack of information on the part of members. They cannot be "educated" in Ottawa during the busy days of the session. They should be supplied with information before the House meets. Very often, I believe, the members consider civil service questions to be a purely local, Ottawa affair. This may be because the Ottawa organization is always to the front. I have no doubt there are members who have never heard of civil service organizations in their own counties.

Is it not "up to" the Federation to do something before Parliament meets again? The local organizations should be kept alive and the Federation should be doing some general educative work on Dominion-

wide lines. Every member and Senator should be approached in the most persuasive way and made to "show his hand" on civil service questions. Let us not doze till next fall and then hear again that old, old "too busy" story. Somebody should move,—who so properly as the officers and executive committee of the Federation?
M. E.

PLEASE CO-OPERATE.

To the Editors of *The Civilian*:

Your appeal to the Civil Service to come to the support of the Civil Service Co-operative Supply Association is timely. Up to the present time, the Civil Servants really have not done so. In the first place, comparatively few have given their custom and, perhaps more important than all, very few have contributed a fair share of capital to run the concern. There are, at the present time, about \$3,000 worth of goods on the shelves not paid for, bought practically on 30 days' time, and the supposition is that we are paying for that accommodation at the wholesalers one per cent. per month, or we are paying practically twenty per cent. per year for the use of this capital. No co-operative grocery store can hope to pay a dividend with that heavy interest item hanging over it, and if the Civil Servants will not put up the capital necessary to run the store, nothing remains but to appeal to the general public. It would take somewhere in the neighborhood of \$20.00 from each member to properly finance the co-operative store on a cash basis. The store is not a charity concern, and consequently if a member does not put up the necessary amount to finance his own account, he is asking someone else to do it for him.

A general meeting will be called in the near future at which an amendment will be proposed to the by-laws, providing that each member will contribute sufficient capital to finance his own account. Will the Civil Servants respond? If not, what is the next step?

A. McNEILL.

HOW TO WRITE A CIVIL SERVICE EXAMINATION.

By *An Examiner.*

All writers on examinations should study Aristotle's saying that the art of writing poetry is "the art of deceiving in a befitting manner." Similarly the art of writing on examinations consists in putting all you don't know into the part of the paper you don't do.

Some candidates use their common sense; more don't. I gave full marks to the man, who in answer to the question "Discuss the advantages and disadvantages of building the Hudson Bay Railway" replied simply "The chief advantage of building the Hudson Bay Railway will be that the western farmer will have another railway to grumble at." I predict for that man a long and successful career, ending in the position of Official Receiver of Inconvenient Applicants.

Asked to enumerate some geographical features of Canada named after famous explorers, one candidate, probably from New Brunswick, replied "St. John." I have wondered ever since whether he thought that spiritual explorations were meant. Another candidate, who wrote in French, gave "Quebec, Chicoutime, Gaspé, Connecticut." It would take Silas Wegg to describe the meeting on the confines of some western plateau of the dauntless fur-trader the Sieur de Chicoutimi with his long lean New England rival Praise-God Connecticut.

One man, asked to prove that the world was round replied "If you leave Ottawa, and walk in a straight line in any direction, you will in time get back to Ottawa again." Personally I should be afraid of falling into the canal on the way, but perhaps the gentleman was a strong swimmer. In any case, his love for the Capital of Canada is praiseworthy. Another asked to give the chief geographical features which have brought about the prosperity of Ottawa, replied "The high intelligence of her citizens, especially of the Dominion Civil Service." Let us hope that he will one day add to its prosperity by becoming a member of the eminent body he esteems so highly. Another, asked to explain the commercial importance of Great Britain, said that it was due to "the strong heart of her sons, and the introduction of wise laws, especially of free trade." Surely this must be a pupil of the member from Red Deer.

I hope that he will some day meet with him who wrote that it was due to "l'âme Anglo-Saxonne."

I am still wondering what the candidate for promotion meant who told me that "the Suez Canal is a straight separating the island of Great Britain from the peninsula of Suez."

PUBLIC SERVICE NEWS.

The Board of Appeal in New Zealand is busily engaged settling cases appealed from the ruling of the C. S. Commission. The decisions appear to have a judicial ring. The following is one of eighteen cases settled in one day:—

Number 14.—

The appellant in this case had been superseded by his juniors who had received promotion to supervisoryships.

The Department claimed that he had not passed a necessary examination in a "satisfactory" manner.

As, however, a certificate had been given "that this officer was deemed" to have passed the particular examination, the Board considered that the Department could not now minimise the value of such certificate and recommended that the appellant receive promotion as from April 1st, 1912.

Letter carriers of Illinois, assembled on May 24th in their annual state convention, called for important changes in postal working conditions in resolutions which they adopted unanimously.

The resolution referring to increased cost of living was as follows:—

Resolved, that the increased cost of living demands a commensurate increase in salary, and the maximum grade for letter carriers should be \$1,500, with automatic yearly promotions thereto, based only upon faithful and efficient service, and not

More Noise.

Clerks of branches of the Post Office, Customs' Interior, Auditor General's, Public Works, Labour and Trade and Commerce departments, which have offices in buildings along Queen street, loudly lament the inauguration of street car service on that route. The noise of the cars makes it almost impossible to carry on some lines of work in these offices and efforts are being made to secure quieter quarters for the staffs.

WOMAN'S COLUMN

The following important memorial on the subject of Women Civil Servants has been sent to the Prime Minister of the United Kingdom:—

Sir,—We desire to express to you our conviction that the best interests of the community would be furthered by increasing the number of women in the departments of the Civil Service outside the Post Office, and by improving the conditions of their employment, in which we would include bringing these conditions into closer community with those of similar work of a good standard outside the service. The very great and continued extension of the authority of the state in matters closely touching the life of the people has, in our view, led to a pressing need for women's services in administration.

We would urge, in respect of clerical employment, that women candidates should be required to attain such an educational qualification as should fit them for varied clerical work, and that women should be eligible for promotion in the same manner as men clerks; that women clerks should rank in the divisions recognised throughout the service according to the nature of their work; that provision should be made for the admission of some women to clerkships of the First Division, especially in departments which, like the Education Office, the Home Office, the Board of Trade, the Local Government Board, and the Insurance Commission, are concerned with women and children, with many of the conditions of home life, and with the domestic management of institutions.

We would also urge that women should be eligible for scientific and other specialist appointments, especially in the state museums, on the same conditions as men, and with full opportunities of work and promotion; and that, as there are now 600 women typists and shorthand writers in the Civil Service, and a large number of other women employed in, or in connection with, the service in various capacities, and as the number will probably increase, it is desirable that a suitable woman should be appointed as a member of the Civil Service Commission, especially if the number and functions of that body should be extended.

—The Civilian, London.

A Big Catch.—"A penny mousetrap, please," said a man, hurriedly entering an ironmonger's shop, "and let me have it quickly as I want to catch a train!"

Personals.

W. C. Stamp and Warren Lee have been appointed preventive officers on the Customs' staff at Bridgeburg.

An address and a purse of gold were presented to Mr. H. Langlois, chief time-keeper of the mechanical staff of the public works department by the employees in appreciation of his splendid relations with them. Mr. Langlois has been promoted to a position in the audit branch of the department.

Prof. E. E. Prince, Dominion Commissioner of Fisheries, has been appointed at the request of the Government of the Dominion of New Zealand to advise that Government in the matter of organizing a system of conservation and protection of fisheries. He will spend about three months in New Zealand investigating the fishery resources of the country and will make a report upon the best methods of exploiting them as a public resource.

At least two civil servants are on the Bisley team, which sailed from Montreal on Thursday, Sergt. S. S. Brown of the 9th Alberta Dragoons is in the Public Works Dept., at Edmonton and Color-Sergt. S. J. Perry of the 6th Duke of Connaught's Own Rifles is in the Customs House in Vancouver.

Mr. E. D. Lafleur, chief of the Engineers Branch of the Public Works Dept., and Mrs. Lafleur, announce the engagement of their second daughter, Miss Hectorine Lafleur, to Mr. Edourd Cholette of Montreal.

A pleasant event took place in the Finance Department on Tuesday, June 17th. William Henry Ostrom, head messenger of the department, having completed his term of service of thirty-five years and being about to retire on superannuation, was presented with a fine piece of plate as a souvenir from his old friends in the department. The presentation was a fitting recognition of long service marked by special fidelity to duty and distinguished by the correct "official attitude" as regards those secrets of state to which his position necessarily gave him access. The presentation was made by Mr. White in fitting terms. Mr. Ostrom's reply was brief but adequate. "I did the best I could."

Mr. Boville, Deputy Minister of Finance, and Mrs. Boville have gone to Hubbard's Cove, Halifax Co., on an extended vacation.

Mr. Richard Grigg, Commissioner of Commerce, is now with Hon. Geo. E. Foster on a mission to China and Japan in the interest of Canadian trade in those countries. They will not return to Canada for two months yet.

Mr. P. W. Currie, of the Topographical Surveys registration branch, with Mrs. Currie and family are holidaying in Western Ontario.

Mr. John Mahar, of the Dept. of Militia and Defence, is on duty again after an absence through illness.

Good news is received of Mr. J. L. Weller, engineer in charge of the building of the new Welland canal, who was threatened with loss of sight. Mr. Weller has so far improved as to be able to resume charge of his great work.

Dr. Montizambert, I.S.O., Director-General of Public Health, and family, are summering at Cacouna.

Mr. Lawrence Fortesque, Comptroller of the Royal North West Mounted Police, has left on a trip to England. His special mission is to seek suitable recruits for his famous force.

Lieut. D. D. Wilson of the Department of Trade and Commerce, is in camp with the 49th Hastings Rifles at Barriefield.

Mrs. E. LeMoyné, of the Department of Public Works, has returned from an extended Western trip.

The marriage of Mr. John Blizzard of the Department of Mines to Miss Ethel Risque of St. Louis was celebrated in that city on June 13th.

John Battle, formerly collector of Customs at Thorold, died on May 28th in Hamilton.

John Bell, of the Post Office Department, is on a trip to his birth-place, Cavan, Ireland, and other places in the British Isles and Continental Europe. Members of his family accompany him.

The marriage of Mr. Hugh S. de Schmid, of the Department of Mines, son of Capt. W. H. and Mrs. de Schmid, late of Honiton, Devonshire, England, to Miss Kathleen Julia Keeley, daughter of Mr. David Keeley, superintendent of Dominion Telegraphs, was celebrated at Christ Church Cathedral, Ottawa, on Wednesday, June 18th.

Robert Gladstone Dalton, formerly of the Department of the Interior, Ottawa, died at his residence on Triller avenue, Toronto, on the night of June 13th, after a long illness.

C. S. Scott of the Finance Department, has returned to Ottawa from a business trip to Victoria.

Mr. Joseph Patry, assistant curator of the House of Commons reading room, died on June 22nd at his home on St. Andrew street, Ottawa. Mr. Patry was born in 1845 and entered the civil service in 1894. Ten years later he was appointed to the position which he occupied at the time of his death. He had been a resident of Ottawa for thirty years and was prominent in fraternal circles. Arthur Patry, translator of the Archives, is a son.

Athletics.

Department of Interior Rifle Association.

Scores for 14th June:—

A. A. Cohoon	.....	31	33	31—95
J. M. Roberts	....	29	33	33—95
W. R. Latimer	....	26	35	33—94
J. J. Carr	....	30	31	26—87
A. H. Flendt	....	28	29	30—87
E. Turcotte	....	24	32	31—87
J. Deslauriers	....	28	27	30—85
J. F. Maunder	....	26	29	30—85
A. W. Joanes	....	25	31	28—84
W. A. Purdy	....	23	30	30—83
H. L. Mainguy	....	21	29	32—82
W. Thompson	....	25	28	25—78
J. N. Ferguson	....	25	25	27—77
A. Braidwood	....	22	28	24—74
J. H. Brigly	....	21	28	25—74
R. M. Easton	....	21	30	21—72
J. H. Corry	....	19	25	27—71

Winner of spoon presented by Capt. A. A. Pinard for possible at 500 yards, W. R. Latimer.

Scores for 21st June:—

		Yds.	Yds.	
		800	1000	Tl.
J.M. Roberts	....	39	29	68
J. J. Carr	....	37	29	66
A. H. Flindt	....	35	29	64
W. A. Purdy	....	29	34	63
F. D. Henderson	....	27	25	52
W. Thompson	....	39	10	49
J. N. Ferguson	....	31	11	42

While the British polo team failed to recover the cup, they put up a much stiffer fight for it than any of their predecessors, and the result was at most an even break. As it was, on a neutral or untried course, it is hard to say which team might have won. Polo in auto cars is now being mooted, but we fancy that it will not be popular. The pony game is dangerous enough, to suit the most adventurous.

The first rifle practice of the Toronto Postal Rifle Association for this season, was held under very favourable conditions, at the Long Branch Rifle Ranges, Tuesday, June 10th, 1913, when a large attendance of the members were present and very good scores were made. The Toronto Postal Rifle Association embraces members of the Toronto Post Office staff, guns and ammunition being supplied by the Department, at the rate of 100 rounds per season to each member. On Thanksgiving day of each year, the annual matches of the association are held, when prizes are awarded for the best scores made, and from now until Thanksgiving day, regular practices will be held, with a view of improving the shooting of the members of the association. Officers for 1913: Capt. W. J. Rea; 1st Lieut., Geo. Ellis; Secy., W. L. C. Allwell; Treas., J. T. McCurry.



The Ottawa C. S. Baseball League is furnishing lots of good sport for those who attend the matches. In many cases first class ball is put up, and the pity is that more members of the service do not attend. Both grounds are easy of access and the matches do not start until 4.30. Get out and encourage the boys, gentlemen—and ladies! The standing of the league is as follows:—

Standing of Civil Service Baseball League:—

	Pl.	W.	L.	D.	
Cust. Stat.	4	4	0	0
P. O.	4	3	0	1
W. Block	4	3	0	1
Census	3	2	1	0
P. Bureau	4	1	3	0
Surveys	3	1	2	0
Immigration	4	0	4	0
Trans. Ry.	5	0	5	0

The game, Census vs. Surveys was unfinished and Immigration-Bureau game, which was protested also stands over.

The Canadian lawn bowling team now touring the British Isles is ably upholding the fame of the Dominion. Entirely without rink-practice, fresh from a sea-voyage and pitted against picked teams, they lost their first few games by small margins, but subsequently won several in good style. Having toured the South of England, the team entered Wales this week.



The Australian cricket team have "cleaned up" everything in Canada, during their present tour. In fact, in no place were they given anything like a test game. The "All-Canada" — Australian match may prove a better one. Why cannot a man or two be invited to play, representing the Maritime Provinces?



The Argonaut eight, of Toronto, are practising steadily at Henley for the big event in July. They have the perennial Joe Wright, our Civil Service confrere and veteran sportsman, with them to lend the benefit of his sage advise. Some day they will land it, and then they will have a typical Toronto welcome back, with torches and the freedom of the city. All of which will be fitting, as the reward of persistent effort.



The effort to revive lacrosse in Eastern Canada is meeting with some success. Amateur lacrosse, like amateur hockey, is slowly regaining its proper place. Why cannot we have a "lacrosse day" in Ottawa, similar to the one recently held in Cornwall? Get Joe Lally down. He can do it.



Father Stanton of the Ottawa College team has arranged with Pres. H. R. Sims to put on an exhibition match when the College team returns. Negotiations are being made at present to play with the Montreal or Toronto Civil Servants here in the near future, when a fine exhibition of ball is anticipated.

CHANGES IN HOUSE OF COMMONS' STAFF.

—

Mr. A. H. O'Brien, law clerk of the House of Commons, who has been appointed "Counsel to the Speaker" has resigned the appointment of law clerk and has applied for and been granted superannuation on his services as law clerk. On June 5th last, speaking from his place in the House of Commons, the Right Hon. Mr. Borden said, "It is understood that the law clerk, Mr. O'Brien, desires to retire and it is only just to him to say that during my experience, both before the Government attained office and since, I found him to be a most capable, industrious and devoted officer, from whom I have obtained a great deal of assistance." On July 1st, the offices of law clerk, assistant law clerk and secretary of the law branch will be abolished.

Red Tape.

—

A French contemporary "Le Matin" has been amusing its readers by publishing a series of red-tape comedies at the expense of the French Municipal State Administrative Departments. The other day they unearthed a gem in the history of an old rubber stamp pad, which necessitated the intervention of an Under Secretary of State and the drawing up of a sheaf of documents in triplicate before it could be destroyed and replaced. Now comes the story of the official clock-winder of the Paris Hotel de Ville. The most onerous part of this individual's work is not the business of clock-winding, but the trouble he has to go through before he can collect his bill. His labour is not very highly paid, but this does not save him from compliance with the requirements of official red tape. It is necessary to furnish a separate invoice for each clock in the building, seventy-one in all, for amounts ranging from a penny upwards. Each invoice must be executed in triplicate, and before it is passed for payment must be handed by fifteen employees of the administration. Since 1897, when the present occupant of the post was appointed, he has rendered no fewer than 3,168 accounts. When the labour entailed in having each of these bills passed by the fifteen municipal employees is estimated, it will be seen what a very expensive hobby this official red tape is to the taxpayer.—C. S.

ENTRANCE TO SECOND DIVISION, INSIDE SERVICE.

The *Civilian* hereunder concludes publication of the papers set for the examination as above which took place in Ottawa Nov. 11th to 15th, 1912. Publication of this installment has been delayed from unavoidable causes.

Examination papers for entrance to the Second Division are divided into two groups, A and B. Group A is as follows:—Writing, spelling, composition, literature and arithmetic. Group B is as follows:—Algebra, geometry, physics, chemistry, geology, biology, French (for those writing in English), English (for those writing in French), Latin, German, history, political science, economics, geography, philosophy, English law, civil law. All the subjects under group A are compulsory. In group B candidates are not allowed to write on more than five subjects.

Those who were in the Third Division prior to Sept. 1st, 1908, and who are recommended for promotion by their Deputy Head, are required to take all the subjects under group A and three only under group B. In addition they have to write on two papers on duties of office.

Second Division.

GERMAN.

November, 1912. Time: 2½ hours.

(Candidates are required to observe the regulations strictly.)

A. Translation from German into English.

1. Gleich nach dem Vertrag von Utrecht kehrten die meisten gebildeten Canadier—ausgenommen die katholische Geistlichkeit—nach ihrer Heimat, Frankreich, zurück. Die sechzig tausend Personen, sagen wir fünfzehn tausend Familien, die hier blieben, hatten dann keine Beziehungen mehr mit Frankreich. Das Wunder ist, dass sie fortführen diejenige französische Sprache zu sprechen, die man damals, und noch heute, in der Normandie und um Poitiers spricht, ohne so viele englische Wörter darin aufzunehmen, wie ihre akademischen Brüder.

2. Ein Gelehrter sagte eines Tages zu einigen Bekannten: "Ich bin soeben von einem Menschen rasiert worden, der in Oxford und Heidelberg die höchsten Ehren davongetragen hat, und doch kann er einen nicht ordentlich rasieren." "Aber warum, in aller Welt, ist denn ein so ausgezeichnete Mann Barbier?" fragten sie. "Er ist ja gar kein Barbier; ich habe mich heute morgen selbst rasiert."

B. Translation from English into German.

Ninety-two children of under five years have died during the last week. That is the record for this year, and this deplorable record is also the highest that has ever been registered at the City Hall. The infantile mortality had only been sixty-nine in the preceding week, and the murderous effect of the heat is therefore evident.

C. Answer in German the following questions

1. Wie alt sind Sie, und wo ist Ihre Heimat?
2. Was für eine Beschäftigung-Profession oder Stand, hat Ihr Herr Vater?
3. Welche Schulen haben Sie besucht?
4. Welche Sprachen haben Sie studiere—und mit Hilfe welcher Grammatiken?
5. Welchen deutschen Schriftsteller haben Sie am liebsten—und was haben Sie von ihm gelesen?
6. Schreiben Sie die Ueberschriften von einigen deutschen Gedichten, die Sie kennen.
7. Warum ist die Kenntniss der deutschen Sprache im canadischen Westen nützlich?

D. Make a German Composition of about 200 words on one of the following subjects:—

Ein Gewitter.
Deutschland.

Second Division.

FRENCH AND ENGLISH.

November, 1912. Time: 2½ hours.

(Candidates are required to observe the regulations strictly.)

1. Translate into French:

Step by step I followed the prints; until a quarter of a mile farther, I beheld them die away into the southeastern boundary of Graden Floe. There, whoever he was, the miserable man had perished. One or two gulls, who had, perhaps, seen him disappear, wheeled over his sepulchre with their usual melancholy piping. The sun had broken through the clouds by a last effort, and coloured the wide level of quick-sand with a dusky purple. I stood for some time gazing at the spot, chilled and disheartened by my own reflections, and with a strong and commanding consciousness of death. I remember wondering how long the tragedy had taken, and whether his screams had been audible at the pavilion. And then, making a strong resolution, I was about to tear myself away, when a gust fiercer than usual fell upon this quarter of the beach, and I saw, now whirling high in air, now skimming lightly across the surface of

the sands, a soft black felt hat, somewhat conical in shape, such as I had remarked already on the heads of the Italians.

2. *Translate into English:*

Ce lieu n'avait pas encore dépouillé son aspect sauvage. La hache du défricheur n'avait encore fait que de rares trouées dans le vaste manteau de forêts qui ombrageaient les rives du fleuve et de la rivière. Ça, et là, au milieu des éclaircies, s'élevaient quelques maisons entourées de troncs d'arbres calcinés, dont les noires silhouettes se détachaient en relief sur la verdure des moissons qui croissaient dans les intervalles. Sur la lisière du bois, des arbres renversés, des amas de branches prêtes à être brûlées, attestaient le travail incessant du bûcheron.

3. *Write a French Composition on ONE of*

the following subjects:

The Next European War.

The Commercial Supremacy of Great Britain.

Lessons Taught by the Titanic Disaster.

Knowledge is Power.

ANNUAL CONVENTION OF NATIONAL ASSEMBLY OF CIVIL SERVICE COMMISSIONERS.

The sixth annual convention of Civil Service Commissioners opened on June 12th in New York. Important testimony was adduced by the various speakers in favour of the merit system. Abstracts from speeches made on the two opening days as reported by the Chief of New York, follow:—

Mr. Gallagher, president of the C. S. Commission of the City of New York, in his address of welcome, said:

The chief magistrate of New York is making a very interesting contribution to a virile and practical civil service by insisting that administrative heads shall make appointments in the order in which candidates appear upon the eligible lists. While the law of this state gives to the appointing power the right to select from three names for a single appointment, the Mayor has insisted that his administration heads shall appoint in the order of the list or shall furnish him with a written statement of adequate reasons for departing from that list. He has reserved for himself approval or disapproval of these reasons, and has ordered that in every in-

stance where a candidate is passed over in making an appointment a copy of the reasons, in writing, with the Mayoral approval attached thereto, shall be filed in the office of the Civil Service Commission.

We are investigating the character and employment records of candidates in our examinations, and by the penalty of disqualification we are insisting on a high degree of truthfulness and accuracy of statement from the candidates themselves.

* * *

Mr. Buell, president of the National Assembly of C. S. Commissioners, read his annual address from which the following is extracted:—

So strongly had the spoils system entrenched itself that little progress was made until the assassination of President Garfield by a disappointed office seeker aroused public sentiment to the point that Congress enacted the present Federal Civil Service law. That was followed in the same year by the enactment of the New York law, and in 1884 by that of Massachusetts. The Wisconsin and Illinois laws were passed in 1905, that of Colorado in 1907, that of New Jersey in 1908, and that of Ohio in 1913. In New York, Massachusetts and Ohio all cities come within the law, and in the latter state, counties. In Illinois cities may adopt the provisions of the law, and Chicago, Springfield and several of the larger cities have done so. Cities and counties may also bring themselves within the provisions of the New Jersey law, the service of Governmental subdivisions being administered by the State Commission. In Wisconsin the general law applies only to the state service, there being no general law applying to cities and counties.

Bryce, in his "American Commonwealth," speaking of the spoils system, says: "Artemus Ward's description of Abraham Lincoln swept along from room to room in the White House by a rising tide of office seekers is hardly an exaggeration. From the 4th of March, when Mr. Garfield came into power, until he was shot, in July following, he was engaged almost incessantly with questions of patronage."

There are two theories as to the activities of this assembly. One that it is a body of experts engaged in the technical work of administering Civil Service laws, and that its activities should be confined to matters of a technical nature, in which the general public is little interested; the other, that its activities should not be limited to technical matters; that while giving adequate consideration to such matters, it should be instrumental in collecting, preserving, and presenting to this organization, and through it to the general public, the most interesting data available,

showing the superiority of the merit system over the spoils system. The latter I believe to be the true theory of this assembly. Under the first theory our discussions would be of little interest to the public; under the second our meetings may be helpful to its members, of great interest to the public, and largely instrumental in advancing that great forward movement for better government now taking place throughout the land.

* * *

In line with the thought above suggested a distinguished gentleman has prepared and will offer for your consideration at this meeting an outline of a model Civil Service law. I know his proposed law will receive your careful attention and evoke a most interesting discussion, which I hope will so clarify and unify our thoughts that at this or the next meeting this assembly may approve of a model law at once practical and practicable, and which will enable any state seeking to enact a merit law to have the best law that can be devised.

The outlook for the merit principle is most hopeful. The masses of the people believe in merit laws and are aroused on this subject as never before. The only thing that stands in the way of the adoption of such laws in the remaining states of the Union is the politician who clings to the spoils of office. Whenever the people have had a chance to express themselves they have responded in unmistakable tones in favor of merit laws.

* * *

"Civil Service and Publicity."

Next in order came a spirit extempore address on "Civil Service and Publicity" by Elmer L. Curtiss, Massachusetts Commissioner. Mr. Curtiss described in lively terms how he and his fellow-commissioners go before labor unions, men's clubs and elsewhere to explain how and why his Commission administers the merit system. He said there was a woeful ignorance among the general public in regard to Civil Service matters, and he maintained it was up to officials to explain their methods. Sympathetic support on the part of the public, he said, was needed to uphold and to extend Civil Service statutes. In short, he believes that the public should be educated, that it is entitled to know what is going on, and that commissions should give the widest kind of publicity to their doings.

Lying in state.—Diplomatic communications.

Contradictory.—"Gentlemen," remarked a lecturer, "air is invisible, but it is by no means as simple a matter as it may appear!"

THE CHURCH ENTERS THE FIELD OF SECULAR REFORM.

Published by request.

It is interesting to note that the Young Men's Christian Association is advancing another step in their great work of assisting young men. They are constantly reaching out far beyond the bounds of their immediate membership, and are now doing a work which encircles the world in its effort to give the helping hand to any young men needing assistance.

A new department of the work recently organized in the Toronto Central Branch of the Young Men's Christian Association is one which should be known to every one. It is a co-operative effort between the Christian churches and the Young Men's Christian Association in which they unitedly undertake to look after all young men coming to Toronto as strangers, putting them in touch with employment, good rooming and boarding houses, proper companions and with prominent young men of the church, etc.

"Key-men" are being appointed in every church of Toronto, men who assume the responsibility of looking up young men whose names may be sent to them by the Secretary of the work. "Key-men" are also being appointed in outlying municipalities whose duty it is to notify the Secretary of the Inter-Community work of any young man leaving his home town and for whom he is to work, etc. Information is also being sent in from many other sources in Canada, United States and the British Isles as to young men coming in Toronto, and hundreds are already being looked after.

Parents and friends of young men going to Toronto will be glad to know of this important move on the part of the Y. M. C. A. and the churches, and will, no doubt, take the opportunity of notifying the Secretary of the Inter-Community work, Mr. E. F. Trimble, at the Central Y. M. C. A., Toronto, of any friends going to Toronto to live.

Without any properly organized effort, the Central Branch of the Toronto Young Men's Christian Association has assisted in different ways more than 5,000 men during the year ending May 1st last, fully 1,000 of these being assisted in securing employment. That being the case, the possibilities for good in this new department, with the churches assisting in every way, are beyond calculation.

A doctor gave his little daughter a ring with a pearl in it. Two days later she put her head in at the door of her father's surgery. "Dad," she said tearfully, "I've lost the little pill out of my ring!"

Superannuation Plans

Continued from page 103.

Perhaps one of the greatest objections to the scheme is that it is only after long service that the savings of any one employee are of any great importance in event of retirement on account of ill-health. For cases of disability in early and middle life, the scheme affords no adequate relief, and while it is scarcely possible that such cases can be dealt with so liberally that no hardship will be felt without at the same time producing other objectionable results, still it can scarcely be doubted that the benefits in early and middle life could be liberalized manifold, especially to men with children, with advantage alike to the Government and the employees. In fact the benefits under most superannuation schemes, although much in excess of those under a savings bank scheme might very well be considerably increased.

Another serious objection to the savings bank scheme as embodied in many bills at Washington, is that the provision made in a large number of cases for those who do actually attain the retirement age is much in excess of what is necessary. The amount which must then be in hand must be sufficient to provide the employee with an adequate income for the remainder of life on the assumption that he is in first class health and will enjoy a long lease of life, whereas but a small percentage are in such a state of health at 65 or 70. Also in the case of those who die before retirement having few or no dependents. A large sum of money is left which may serve no good purpose. Thus on account of the fact that an employee may possibly enjoy a good old age he is compelled to save for it as though it were a certainty. Therefore the contributions are much in excess of what they would be, provided the contributions were founded and benefits paid

therefrom to those who actually do survive to need benefits.

There is one sentence in Mr. Jordan's letter, the bearing of which is not clear. He is protesting against "straight pensions" and in the third paragraph states: "We do not believe the employees under such a system, with the present inadequate wage scale in many branches of the public service, would be long content." If the wage scale is now inadequate it is hard to see what benefit could arise from a further deduction, notwithstanding the readjustment which as already pointed out, would sooner or later follow.

So far the matter has been treated from the point of view of the employee. It is doubtful if this is valid. A fair consideration of the case will probably show that what is really and truly to the advantage of the service body is also in the best interests of the Government, and vice versa. There is really no scheme of superannuation which is greatly to the advantage of the employees as against the Government. It may be so temporarily, but a "nigger will get into the fence" if he is not there to begin with. He may be a "nigger baby" at the start but will grow and the scheme which at first is "very favourable to the employees" will soon prove to be to the disadvantage of both parties to the contract. Notwithstanding the identity of interests of civil servants and Government, notwithstanding that the one cannot benefit without the other benefiting, or the one suffer without the other eventually paying the price, it is nevertheless well to take a glimpse at the "compulsory savings bank scheme," from the Government's point of view as generally understood. It is safe to say that of all schemes yet propounded this is the worst.

It offers no inducement to entering the service; it is a constant source of irritation to those who do enter; it affords a constant temptation to

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Rolled Wheat		Sago,
Cream of Wheat	} for 25c.	Three Pounds
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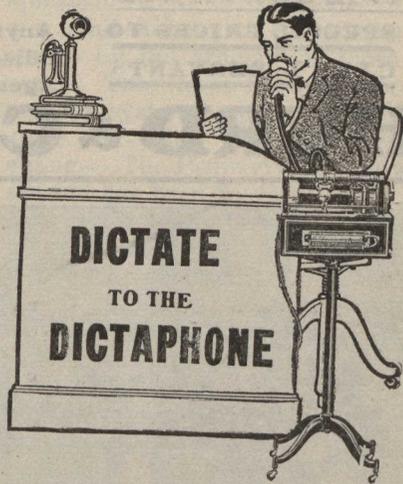
Best Round Roast, a lb., 15c.

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the efficient and capable to leave the service and thus avail themselves of their savings. So far as the cost to the Government is concerned, assuming that under the scheme there would be no tendency to eliminate the valuable employee, there would not be any great difference between the "savings bank scheme" and "straight pensions," for salaries would eventually become adjusted so that the net salary would be a sufficient inducement to retain the employees. In practice the cost of such a scheme to the Government would undoubtedly be considerably in excess of "straight pensions." At the retiring age the scheme does enable the employee to purchase with his savings a more or less adequate annuity, although on an unfavourable basis, but it also allows him the right to withdraw his savings in one sum, which he will do in many cases, squander it in a few years and spend the rest of his days in misery. From the very nature of the scheme it is impossible to deny him the right to withdraw his savings in one lump sum if he wishes, for he may be a dying man, and it would obviously be indefensible to require him to purchase an annuity on a stringent basis. Thus it is that under such a scheme, while the Government does at the employees' expense, provide the means for retirement in old age, they do also provide the means for ruining the future existence of a faithful and worthy servant. Is it not possible that the Government of a country should have a more intimate interest in the welfare of its citizens generally, not to say of its own employees, than, for the express purpose of its own advantage, to pass such dangerous legislation? From the point of view of the Government, the scheme is simply void of merit and one should really appologize for giving it serious consideration.

Now to come back to "straight pensions" and Mr. Morgan's letter in favour thereof, it will be noticed

that he draws a large part of his inspiration from the experience of railway and industrial corporations as stated by the officials of these concerns. They have tried the straight pension system and now the officials state that they do not intend to change. The Pennsylvania railway's scheme has been in force since 1900. Now with regard to these facts a few questions may be asked which may perhaps be pertinent.

First, that thirteen years is not a sufficient period in which to test any scheme of such far reaching consequences. The good or evil consequences would scarcely begin to show themselves in such a short period.

Second, even if the schemes are proving unsatisfactory, would it be likely that the officials would openly admit it? What effect would it have on the employees of the P.R.R., if the officials were indiscrete enough to say that their pension scheme was faulty and they meant to change it?

Third, even admitting that the officials of these various institutions are absolutely satisfied with their schemes, does it not appear worth while to ascertain the opinions of the employees also? notwithstanding that the limited period of experience may not have enabled them to yet form a final opinion. Are the officials of these concerns the only interested parties. Surely no one would think of deciding whether a scheme of such far-reaching consequences was satisfactory for civil servants without attempting to ascertain the opinion of the employees of these concerns.

Fourth, admitting that both officials and employees in the P. R. R. and in the U. S. Steel Corporation are absolutely satisfied, does it follow that their systems are the most suitable to the civil service? Reasoning by analogy is always beset by many pitfalls, but it seldom leads one so far wrong as when applied to matters relating to the civil

service. Suffice it here to point out that the civil service is not a bank, nor a railway, nor an industrial corporation, and the fundamental differences in the work which is carried on by the civil service and the other institutions mentioned are so great that one should look somewhat askance at the grafting on to the system of civil service administration any feature in the propoganda of the other institutions already mentioned. Every war develops its mode of campaign, so each institution develops a working system of its own, and it is sufficient that the system developed should suit the institution developing it but it is quite possible that it cannot be successfully imposed on another institution differing essentially therefrom. Mr. Morgan would not think of drawing up a scale of pay for the U. S. Steel Corporation or for the Post Office Department by reference to the pay roll of Harvard University. We do sometimes find physicians performing operations for, say, scarlet fever or chicken pox, while others again attempt to mend a broken bone through the emotions and the intellect. The wise physician, however, first makes a careful examination of the patient and then prescribes the treatment best suited to the particular case, and does not attempt to make the patient accommodate himself to any course of treatment predetermined on theoretical grounds or because it was found to cure some other sick person. In fact in regard to superannuation it is not safe to conclude that a system which has been developed in one civil service will necessarily be suitable to another, differing materially therefrom in traditions, customs and aspirations. The only reasonable course to follow is to examine the special case in hand and keeping in mind the main and most desirable objects which the scheme should be devised to accomplish, one should intelligently adopt and adapt from the

experience of the past such features as are believed to be best suited to the case; and where the experience of the past is believed to be inadequate it will be necessary to improvise.

No successful solution can ever be arrived at if approached with a half-spite against the service, or with the feeling that after all the civil servants are a poor lot anyway, which would appear to have been very much the case with those responsible for a number of bills at Washington. Nor can the problem be successfully solved if one makes a *bête noire* of the imperfections which may have shown themselves in schemes already tried. The fact is there is no ideal way of effecting any reform. All ways are bad. The only thing to be done is to find the way least open to objection, the way which will produce the least wreckage, and result in the greatest permanent good.

There is one other point in Mr. Morgan's letter which should not be allowed to pass. He asks the U. S. Steel Corporation the following question:—

“Why do you set aside twelve million dollars to pay your pensions? In what way do you expect to be repaid for the loss of interest on this large sum of money.”

The reply is:—

“We expect to be repaid by the increased loyalty of our employees and the longer period of service.”

Now if the U. S. Steel Corporation loose interest on \$12,000,000 set aside annually, it is their own fault, and it is far from probable that they do. The money could doubtless be invested in securities yielding five or six per cent. possibly in their own bonds (if they think them a good investment) or in their own stock paying perhaps ten or twelve per cent. The fault is with the wrong assumption made in the question, but in the answer additional magnanimity is naively assumed by neglecting to explain the point.

Mr. Morgan refers to the fact that the British system is the "straight pension." They have had that system for a long number of years and for just about the same number of years have the employees been protesting against it. The Governments were always satisfied with it just as the officials of the U. S. Steel Corporation are satisfied with their scheme. But the employees have been far from satisfied. They have always maintained that their salaries were far lower than they ought to have been, so that those who retired from the service before superannuation or who died in the service, got no adequate return for the loss of salary. One of the strong arguments advanced for the "straight pension" is that salaries may be maintained at a lower level than otherwise and still retain an efficient staff. This is very true, but in the case of a civil service at least, the "straight pension" goes further in this direction than is desirable. It is seldom that a pension fund is established or that the annual addition to liability on account of prospective pensions is calculated.

By the time the service attains a fairly stationary condition, the outgo for pensions becomes a very high percentage of the pay roll. For benefits equal to those under our old schemes the outgo would probably be not less than twenty per cent. of salary outgo. Consequently, if it were absolutely proved that salaries were twenty per cent. below what they ought to be in comparison with salaries in the commercial world, the answer would be that civil servants were getting the other twenty per cent. in form of pension, whereas the real cost would perhaps not be more than seven per cent. The real cost of a pension scheme in relation to salaries is the percentage of salaries which must be set aside annually and accumulated at compound interest to meet the maturing pensions, and not the percentage of outgo to salary payments.

Again, a straight pension ties an employee too closely to his position. There is less excuse for this in the service than in industrial corporations; and it is less necessary. Perhaps nearly seventy-five per cent. of Government employees after, say, ten years' of service would find it exceedingly difficult to make a living in the outside world. He has lost touch with affairs. All his training has been in the performance of duties of value only to a government. In this the civil servant is not peculiar. How many professional men after ten years of practice can successfully take up another career? A very small percentage. The case, however, is different with industrial corporations or with banks. A railway employee can readily transfer to another railway and surely no railroad wishes to train men in order that they may be picked up by other roads. They cannot be blamed if they get as firm a hold on them as possible. But a government is not in the labour market in competition with other governments, and only to a very limited extent with other employees of labour. Therefore considering the natural hold, in any event, they have on their employees it does not seem desirable that they should bind them hand and foot, however necessary it may be for other employees. The gain for the government in so doing would in no way be commensurate with the loss, due to the irritation which would necessarily be produced by binding hand and foot an employee, perhaps very unhappy in his position due to peculiar circumstances.

Thus, being at one with neither Mr. Morgan nor Mr. Jordan, it may be well to outline a scheme—which, so far as indications go, would be fairly acceptable to civil servants in Canada.

(1) The scheme should provide a superannuation allowance on attaining a reasonably old age, as say 65, which, while depending on

length of service, would in the average case be sufficient to maintain the employee and the usual dependents in decency, even if he were so unfortunately as to have been unable to save anything on his own account. But it should not be so liberal as to make individual thrift inadvisable.

(2) It should provide an allowance during disablement to those who fall by the wayside during early and middle life, with possibly an additional allowance depending on the number of children an employee may have.

(3) It should provide benefits for the widow and children of superannuated employees and of employees dying in the service; but again the benefits to widows and children while being liberal should not be so liberal as to obviate the necessity of some little additional individual provision being made in the way of, say, life insurance.

The foregoing is of course lacking in many essential details: If one may judge from the representations from time to time made to the Government by the Civil Service Federation of Canada, it would appear that civil servants would gladly contribute to a scheme promising the benefits outlined. The two "Old Funds" are both contributory and no complaints have been heard on that ground. Complaints have however been ripe that no provision is made for widows and children of those who die in the service, or of those who die after superannuation and that no return is made in case of voluntary retirement.

As to the amount of contribution, it seems to be a pretty general agreement that one-half the necessary annual contribution to make good the liability incurred should be deducted from salaries and that the other half should be made good by the Government. As to the Government allowing interest at say four per cent. on the fund, if a fund is established, or

on the admitted liabilities, if a fund is not established, it should be understood that no thanks is due on that account, for if they do not wish to pay interest on money of which they have the use, then it would be merely necessary to appoint two or three trustees to invest the annual contributions in securities authorised for the investment of, say, insurance companies, in which case interest considerably in excess of four per cent. would be earned.

Although many civil servants believe that a contributory scheme as here outlined would be more satisfactory than any other, it is not to be understood that the now existing civil servants should "pay up" back contributions. This would in many cases be quite impossible, even if all were forced to come under the scheme, and in any event the Government would lose more by such an arrangement than could be gained.

The reasons that civil servants prefer to contribute as before indicated, rather than not, are quite other than that the scheme would be less expensive to the employees or to the Government. The main reasons are as follows:—

(1) It is easier to get such a law enacted.

(2) It is easier to get liberal benefits included.

(3) It is easier to establish the rights of dependents to benefit in event of death in the service.

(4) It is possible to establish the right to some return in event of voluntary retirement—to say the amount of contributions made.

(5) It is easier to get justice in respect to salaries.

(6) When such a law is once enacted the fact that a contribution is made renders the law an inviolable contract.

(7) The scheme offers perhaps greater attractions to entering the service than most "straight pension" schemes; and offers a strong inducement to continued service,

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while at the same time it does not bind the employee hand and foot to his position, and

(8) The fact of contribution gives the employee a feeling of independence. He feels that he is paying for his benefits, which is not always the case under the straight pension scheme. This has a good moral effect on the individual, the value of which both to the employee and the Government can scarcely be overestimated.

Other reasons might readily be cited, but they would probably be varying phases of those already given. Therefore paraphrasing the words of Mr. Taft's efficiency committee in reference to the "savings bank scheme," the plan hereinbefore outlined is believed to be the best as avoiding the dangers and disadvantages of both the "straight pensions" and of the "savings bank scheme." The proposed plan commends itself as being satisfactory from the view point of the Government and from the view point of the employees. It is advantageous to the Government since efficiency will be increased by providing the means for retiring those who through old age or ill-health are no longer able to render efficient service. It is advantageous to the employees since it protects them from want with the least interference in their private affairs, and makes the service more attractive to the younger employees by facilitating promotion to higher salaries and grades at earlier ages than is possible under present conditions.

Mutual Admiration.

He: "I am very unfortunate. It seems I can please nobody." She: "Come, cheer up! I have no one to admire me either." He: "I'll tell you what—let's found a society for mutual admiration. I, for instance, admire your beautiful eyes; what do you admire in me?" She: "Your good taste!"

A REFERENDUM.

The Civilian asked Mr. G. A. Lindsay to act as scrutineer of the ballot taken on the question of the future organization of the C. S. Alley Bowling League of Ottawa. Those voting "For," favour a change from the Departmental system of selecting teams. Those voting "Against" are opposed to a change. Mr. Lindsay has made up the return by departments as follows:—

For. Department.	Against.
8 Agriculture	0
6 Auditor-General's	1
19 Customs	0
0 Finance	1
1 Indian Affairs	1
1 Interior	18
6 Dominion Observatory	0
2 Labour	0
1 Marine and Fisheries	0
1 Militia	0
1 Mines	0
0 Privy Council	1
2 Printing Bureau	0
4 Public Works	0
1 R. N. W. M. P.	0
4 Railways and Canals	0
5 Railway Commission	0
1 Secretary of State	3
5 Trade and Commerce	0
Royal Mint	8
1 Transl. Ry. Com.	0
—	—
69	33

One ballot not marked.

Ireland Rivalled!

A man putting some money into the Post Office Savings Bank inquired when he could get it out, and was informed that if he put it in one day he could get it out the next by giving a fortnight's notice. A paragraph in a South of England paper ran—"Notice.—Owing to pressure on our space a number of births have been held over until next week!"

He: "Playing Bridge for money must be an expensive pleasure?" She: "No; one evening I win and the next I lose." He: "Well, why don't you play every other evening?"