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Superannuation—Two most important contemporary documents.

The *Civilian* reviews hereunder at some length two most important documents on Superannuation. They have been prepared by Mr. Herbert D. Brown, for the use of the Government of the United States in dealing with existing conditions, and their significance is therefore of the first degree. The *Civilian* devotes most of its space in the present issue to a full discussion and analysis of these volumes in view of the influence they are bound to exercise on the settlement of our own problem.

We have before us two exceedingly interesting and valuable documents on the retirement of civil employees prepared by Mr. Herbert D. Brown for the Government of the United States.

The first published of these documents (61st Congress, 2nd session, Senate Document No. 290, 1910, 203 pages) gives a carefully detailed history of the evolution of "Civil Service Retirement in Great Britain and in New Zealand." Anyone wishing to get a good practical knowledge of what has been done in these countries in the way of Civil Service retirement and of the rationale of the various changes from time to time made cannot do better than read carefully Mr. Brown's publication. For the benefit of those of our readers who may not find it convenient to refer to this document or who may not be so fortunate as to have sufficient time to devote to its study, there is here given a brief summary of a few of the outstanding facts which may be gleaned by a mere perusal and the main conclusions which are as a consequence forced upon one.

Superannuation in Great Britain.

In Great Britain the question of Civil Service retirement has, dur-

ing the last hundred years, been the subject of much legislation and has likewise given rise to many extensive enquiries by various parliamentary committees and Royal Commissions. Mr. Brown's document is replete with copious extracts from the evidence taken before these committees and commissions and from the conclusions and recommendations based on their findings. On reading these extracts one is at once struck with the great diversity of opinion held by those whom one might have expected to show some agreement and also by the absence of any unity of purpose or the recognition of any fixed principle in the various legislative enactments. Generally speaking it may be said that each enactment was simply the annulment of the preceding enactment. The first Act was passed in 1810. It granted liberal allowances without any contributions. By the Act of 1822 the same allowances were continued, but contributions were required. In 1824 the contribution provision was repealed, the contributions which had been funded were returned, and free pensions granted. These provisions remained in force until 1829. From 1829 to 1857 a contributory system was in operation, the contri-

tribution being 2½% from salaries not exceeding \$487 and 5% from salaries exceeding that amount. The impression became general among civil servants that the contributions were more than sufficient for the benefits granted which impression gave rise to much discontent, especially as those who died before retirement got no direct return for their contributions. In 1856 an association of civil servants laid before a select committee of the House of Commons their alleged grievance and pressed for redress of the same. The committee succeeding in securing the appointment of a commission which recommended the abolition of contributions, to which recommendation legal effect was given in 1857. "Following this repeal, the Superannuation Act of 1859 was passed. It repealed most of the Act of 1834 and established a system of uniform free pensions." The allowance provided for was one-sixtieth of salary for every year of service not exceeding forty-sixtieths. This Act continued in force practically unchanged to the present time notwithstanding that the matter still continued to be a fruitful field for Royal Commission enquiry and notwithstanding the numerous recommendations and counter-recommendations which were made. In 1909, however, an amendment was enacted, which although of an apparently unimportant character is probably of greater importance and worthy of more thoughtful consideration than any provision of the original Act itself or of any principle recognized thereby. The amendment is important, not for the new benefits granted, but rather for the reasons which led to the change and the principles recognized thereby. According to the Act of 1859 the pensions were free. There was absolutely no contribution on the part of the civil servant. This no doubt appears like getting "something for nothing." However it soon came to be felt by the civil servants them-

selves that the free pension was taken into account in fixing the salary scale, that in effect a deduction was made for pension. And, consequently, the pension came to be regarded merely as "deferred pay" from which only those who were fortunate enough to live to a good old age could receive any direct return. It was shown that in establishments where pensions were not granted salaries were higher for the same class of work than in establishments where pensions were granted. This gave rise to the formation of the "Deferred Pay Association" with the object of pressing upon the Government the justice of their claims for a more equitable distribution of the "deferred pay." The Courtney Commission was as a consequence appointed in 1902 to enquire into the matter. The civil employees maintained that the amount withheld from their salaries was more than sufficient to provide the pensions granted. No investigation was made as to the actual amount of salaries withheld, the Commission holding arbitrarily that no more than the amount necessary to pay the pensions was withheld from salaries. In order that there might be some return for this deferred pay in the cases of death or resignation before the retirement age, the benefits granted by the Act of 1859 have by the Act of 1909 been amended as follows: The pension was reduced to one-eightieth of salary for each year of service with a maximum of forty-eightieths. "To balance this reduction of pensions several new benefits are given. Any employee who retires after two years' service gets, in addition to the pension (if any) or the gratuity (if any) an additional lump-sum allowance of one-thirtieth of his annual salary for every year he has served. In case an employee dies after five years' service, a cash sum, as a life insurance, equal to one year's pay, is given to his legal representatives. If an employee dies

after he has retired from the service, before receiving the whole of a year's pay, the state pays the difference to his family."

"This last legislation must be regarded as a recognition of the employees' contention that, in fixing salaries, the practice has grown up of taking into account the value of the pension. The Civil pension in England has come to be the equivalent of a deferred annuity paid for by the difference between the salary actually received and the salary that would be received were there no pensions. Hence in practical operations, the pension of England is virtually a contributory system." It is worthy of note that, a plebiscite being taken, 98% of the service expressed themselves in favour of the change.

Superannuation in New Zealand.

Turning now to that part of the document relating to New Zealand, we find an equally interesting and an equally varied history.

Free pensions were granted in 1858 and abolished in 1871—"chiefly on the ground of expense." For the next thirteen years there was granted a compensation of one month's pay for each year of service. In 1886 a fund was established precisely similar to the "Retirement Fund" of the Canadian civil service. This provision continued until 1893, when a system of compulsory insurance was introduced. Both the Retirement Fund scheme and the compulsory insurance proved themselves inadequate and unsatisfactory. "All classes of Government employees were discontented, but after 1893 no retirement legislation affecting employees of the "public service" proper was passed until 1907. Measures affecting special classes of government employees, such as the police force, the railway officers and teachers, were passed, however, in the intervening years." According to the "Civil Service Classification and Superannuation

Act, 1908," a contributory system of retirement was established. The annual allowance is one-sixtieth of salary for each year of service not exceeding forty-sixtieths with an annual allowance of \$88 to widows and of \$63 to children under 14 years of age. The contributions made by employees are intended to be supplemented by contributions from the public revenues. The following quotation from page 194 of Mr. Brown's document is especially interesting.

"The superannuation scheme seems to be satisfactory to the New Zealand public as well as to the civil employees. Press comments at the time of its adoption took the form of congratulations rather than any criticism of the extra charge laid on the country. Sympathetic interest was also shown by Australian and English papers. 'While the superannuation scheme undoubtedly imposes a heavy tax on the consolidated revenue, it at the same time relieves it from another heavy outlay, and the additional cost of superannuation is not so great as might at first be supposed,' was the comment of a Melbourne paper. This cost was denominated by another journal as a 'very moderate pull on the Dominion's exchequer.' 'The annual cost of the scheme, although not yet ascertained, will, to some extent, be offset by a direct saving in other directions, while the indirect saving through securing a more efficient public service should be very material' was the view expressed by a Sydney paper. The comment of a London insurance paper was: 'We believe there is here outlined an admirable scheme of superannuation, the administration of which will be watched with interest in many quarters of the world. We content ourselves in the meantime with observing that the indications are that it will work out to the benefit of deserving state

servants, whose habits of thrift and selfhelp it will stimulate, without imposing an undue burden on the Dominion.' ”

Deductions from the Foregoing.

While there are many observations which might be made in view of the history of retirement schemes in Great Britain and New Zealand we content ourselves with the following:

First: The only way to settle a grievance of a body of civil employees (or in fact any other body of men) is to have the matter thoroughly investigated and the grievance shown to be an imaginary one if it can be shown to be so. It is worthy of note that in every case in which the civil employees of Great Britain and of New Zealand showed discontent in respect to the matter of retirement their contentions were found to be well grounded and were at last remedied according to their wishes.

Second: Whether the employee contributes or not would appear to make no great difference to the Government, for the salaries eventually become adjusted so as to take the pension into account. The natural inference also would be that if the employee were to make a partial contribution the salaries would become adjusted so as to take the balance of the necessary contribution into account.

Third: The public generally is not opposed to a well advised scheme of retirement. It is the abuse of such schemes, partly due to ill-advised provisions and partly to bad administration, which has led to their unpopularity.

A New Scheme Proposed.

Coming now to the second published of the documents before referred to we find it mainly devoted to a system of retirement which Mr. Brown recommends for adoption in the United States (61st Congress 3rd session, Senate Document No. 745, 1911, 225 pages.)

So far nothing has been herein said about the necessity or otherwise of having any scheme of retirement whatsoever—about the equity or inequity, the justice or injustice, the wisdom or the lack of it, the economy or the waste. It is often asked “Why should the Government make any provision for the retirement of its employees?” It is stated that their salaries are good, often above those in the commercial world for the same class of work, their positions are secure during life and their physical and mental energies are less exhausted when old age arrives than among those following more arduous occupations. There is much to be found in Mr. Brown’s first document on both sides of these questions, but it may be felt that in an old country like England existing institutions and customs have to such a great extent been inherited from, comparatively speaking, a remote past, and have as a consequence come to be accepted as part and parcel of the nation as a going concern, so that no really clear vision can be had on this phase of the question. It might on the other hand be argued that in an examination of conditions in a country which had never been blessed (or otherwise) would any such system would be found the true answer to these questions.

We have such a country at hand—the United States, and in the first 27 pages of Mr. Brown’s document we find the answer to these questions, so far at least as the United States is concerned. These 27 pages are devoted very largely to quotations from the reports of the administrative heads of departments—men who should know. We cannot pass over this portion of the document without selecting a few of the most pertinent extracts from these quotations as well as from Mr. Brown’s documents. Unless otherwise indicated the quotations are from what Mr. Brown has to say.

“There is one problem of the ser-

vice, however, that the law (Civil Service law) has not solved, and that is the problem of superannuation. Without provision for retirement of the aged officeholder a law which in practical operation insures him a permanent tenure of office works an injustice to the Government, since it permits the retention in the service of many who have outlived their usefulness. It is true that the law does specifically provide for the removal of the incompetent on the proper record of the existence of incompetency, but such a provision has proved to be inadequate where incompetency is the result of old age."

From the Nineteenth Report of the Civil Service Commission: "Under it (the Civil Service law) any employee can be dismissed at anytime. . . . In order to secure justice in making such removals it was provided . . . that the appointing officer must give his reasons, with proper notice and an opportunity for answer, to the person proposed to be removed, and that removals should only be made for such reasons as would promote the efficiency of the service. . . . But it is (also) true that from humane considerations appointing officers will be reluctant to dismiss those who have become superannuated or otherwise incapacitated when hardship is entailed upon the person so removed, and especially in cases where the employee in question has served the Government faithfully for years."

Along with the foregoing may be read an extract from testimony given in 1904 by Adj. Gen. F. C. Ainsworth, then Chief of the Record and Pension Office, War Dept. "As a rule, to which there are but few exceptions, the value of an employee bears an inverse ratio to the political and social support which he brings to bear in his own interest. It is at best difficult to bring about the discharge, to resist the importunities

of his friends and supporters for his reinstatement."

How then can it be expected that a faithful employee of long service can be removed when overtaken by invalidity or infirmity unless he is provided with a liberal allowance?

Mr. Brown adds: "The majority of executive officials are undoubtedly too tenderhearted to dismiss a subordinate whose only faults are attributed to his weight of years. The result is that he is allowed to remain, quite unfit to perform his duties, practically a pensioner, and the work he is unable to do is divided among the younger clerks. . . . Many of them are past 80, and non-agenarians have occasionally been on the Government pay roll. Paralytics are sometimes brought to office in wheeled chairs, and it frequently happens that a wife or child escorts the head of the house to his desk each day."

Mr. M. O. Chance (1910) formerly auditor for the P. O. Dept., says: "An unusually large proportion of the employees in this office are persons who have passed the age of greatest usefulness. . . . On account of their infirmities, both they and the service would be better off were they honorably retired on adequate annuities and their places given to younger and more active men."

Hon. Franklin MacVeagh, Sec. of Treasury, in his 1909 report says: "It seems to me that the conclusion is unavoidable that a really efficient service is out of the question without a method of honorably and justly retiring persons whose efficiency is seriously impaired. . . . The service is blocked in many instances by the unwillingness of the officials in charge to throw out of place worthy men and women who have given the best of their lives to the work of the Government. So that, in a very imperfect and wholly unsatisfactory manner, practically a pension system is and long has been in operation. . . . And though

as a Government we have halted at a general retiring allowance for Civil employees, the great universities of our country, and the great corporations have been taking immense steps along this very line." . . .

In his 1910 report Sec. MacVeagh states: "There is no practical way to put the Government service properly on its feet without a fair and just method of Civil Service retirement. This is not only a requisite, it is a pre-requisite; and unless Congress shall give the executive this necessary method of improving the service the country must accept a service that is not fully satisfactory and which cannot be made fully satisfactory." He further speaks of "the hopelessness of ever arriving at a complete state of efficiency without a way of retiring clerks in a just and humane manner."

Hon. Ethan A. Hitchcock, Sec. Interior, in his 1905 report: "The system now in use relative to the maintenance of the clerical force is unsatisfactory and expensive, and some provision by way of retirement should be provided to meet the conditions that exist."

Hon. Richard A. Ballinger, Sec. Interior (1905) annual report: "So long as a retirement fund is withheld, the practice of pensioning superannuated and defective, though deserving, clerks by retaining them on the salary rolls must continue."

Hon. Oscar S. Straus, Sec. of Commerce (1908) annual report: "As a rule, the persons rated below the required standard are employees of advanced age who have given many years of service to the Government. The obstacles in the way of the separation of such employees are real and not fancied. The head of the department, while not forgetful of his responsibility, finds it a difficult task to direct removal, although it is conceded that the persons are no longer rendering efficient service. This is not so much due to the sympathy of the appoint-

ing officer . . . as to the great pressure immediately brought to bear by public and prominent men and women to prevent dismissal. This is a condition and not a theory, and is perhaps the strongest reason for the the enactment of a law for the retirement of superannuated employees."

Hon. Charles Nagel, Sec. of Commerce and Labour (1901) annual report:

"While humanitarian reasons may have at first suggested the advisability, and in fact the duty, of providing a system of retirement, it is now being recognized quite generally that the conditions are such as to more than justify it from a strictly economical point of view."

In his annual report (1910) Sec. of War, Hon. J. M. Dickinson, expresses himself strongly in favour of some adequate measure. The report also contains reports from the Paymaster General, Inspector General, Quartermaster General, Commissary General, and from the Surgeon General, in which they all of one accord almost implore for legislative action. The Commissary General gives six reasons recommending some equitable scheme of retirement. The fifth and sixth are as follows: "Fifth, because in cases of protracted illness employees worry over the possibility of being discharged, and the anxiety tends to retard their recovery and return, whereas if they were free from this apprehension and felt secure of being provided for in the event of becoming incapacitated, their strength and courage would be sustained and recovery assisted rather than impeded."

"Sixth, because railroads, corporations, and commercial houses recognize and reward long and faithful service by retirement, and regard it as a good business investment; and other governments also make some provision for their aged and worn out Civil Servants."

A few extracts from President

Taft's congressional message (1909) will furnish a fitting climax to the quotations already given. He says: . . . "every reform directed toward improvement in the average efficiency of Government employees must depend on the ability of the executive to eliminate from Government service those who are inefficient from any cause, and as the degree of efficiency in all the departments is much lessened by the retention of old employees who have outlived their energy and usefulness, it is indispensable to any proper system of economy that provision be made so that their separation from the service shall be easy and inevitable. It is impossible to make such provision unless there is adopted a plan of civil pensions" . . . "We can not, in view of the advancing prices of living, hope to save money by a reduction in the standard of salaries paid. Indeed, if any change is made in that regard, an increase rather than a decrease will be necessary; and the only means of economy will be in reducing the number of employees and in obtaining a greater average of efficiency from those retained in the service."

As the opinion of "the man in the street" is always authoritatively cited in any metaphysical discussion which happens to stray beyond the limits of human ken, so the inevitable and ubiquitous tax-payer—the bogey of weak-kneed politicians—eternally bobs up when any question of reform is suggested which involves public expenditure. But to him the quotations we have already given should be answer enough. If the tax-payer will not provide an adequate system of superannuation, he must provide a larger pay-roll and be satisfied with an inefficient and dissatisfied service. Thus again it is brought home to us that any consideration of the problem of retirement which professes to regard that problem as an entity in itself as a thing apart from the administration of the Civil Ser-

vice law, will inevitably lead to erroneous conclusions and will result in the adoption of a short-sighted and suicidal policy.

A Superannuation Scheme Proposed

The remainder of the document is taken up with a consideration of the objectionable features of many, in fact most, of the superannuation schemes which have been tried or proposed in various parts of the world, together with a detailed description, calculations as to cost, and a lengthy defence of a plan which Mr. Brown recommends for adoption in the United States. The underlying principle of the plan is as follows: A deduction is made from each salary payment of the employee and accumulated with interest at 3½%. The accumulated amount of the deductions so made is the inalienable property of the contributor, but cannot be withdrawn so long as he continues a member of the service. On the attainment of the retirement age, (which may be 60, 65 or 70 according to nature of employment) the total amount to the credit of any employee may be withdrawn or it may be applied to the purchase of an annuity according to rates to be adopted by the Government. In case of resignation prior to the retirement age, the total accumulated amount is handed over to the contributor, and in case of death the amount is paid to the legal representatives of the employee.

So far the scheme is precisely the same as our own Retirement Fund except that provision is made for the purchase of an annuity with the accumulated amount to the credit of any one at retirement. The Canadian civil servant, however, could go to the Government Annuities Branch with his accumulated money and buy his own annuity and on rates slightly more favourable than those proposed by Mr. Brown. There is, however, one important distinction. Instead of a uniform de-

duction of 5% being made from all salary payments it is proposed to make an adequate deduction to provide an annuity to the employee at age 70 (if 70 is the retiring age for his class) equal to 1½% of the total amount of all past salary payments. If an employee were to enter at age 20 and continue until age 70, his salary remaining uniform throughout the whole period, the annual value of the annuity purchasable by his accumulated savings would be ¾ of final salary. If, however, his salary had increased from time to time the annuity would of course be less than ¾ of final salary.

In addition there is superimposed on this scheme a disability benefit which provides for an annual disability allowance to an employee who becomes disabled after having served for at least 20 years equal to 1½% of all salary payments received prior to the time of retirement under disability provision. In case of retirement on account of disability the amount of savings to the credit of the employee are retained for his benefit in order to provide an annual allowance after attainment of the retirement age (say 70) at which time the disability allowance ceases. If at time of disability the amount of savings is not sufficient when accumulated at interest to provide an annuity on attainment of age 70 equal to the disability allowance, then the disabled employee must make the necessary contributions so that on attainment of retirement age the amount will be sufficient to continue to him the same annual allowance as was granted him on account of disability. It is not stated on what basis of mortality the value of an annuity on a disabled life at age 70 would be determined, but as Mr. Brown makes specific reference to the absence of reliable data and as he shows a strong inclination to err on the side of safety, it is probable that he would use the same table as for healthy lives. In event of death of

a disabled life before attaining age 70 his accumulated savings would be returned to his legal representatives. To provide for this disability benefit one-fifth of the salary payments of each new employee of the service is deducted during the first six months, and in the case of promotions the increased salary due to the promotion is withheld for three months. These amounts are funded and accumulated at interest for the payment of the disability benefits. It is of course not possible to tell whether the deductions so made will be sufficient to provide the benefits for which they are made. There is also a possibility that they will prove very much more than sufficient. Much depends on the frequency of promotions. The last clause of this disability section reads as follows: "The disability allowances hereby provided for shall at all times be limited to the fund created by section eight of this Act, and if the total allowances shall at any time be in excess of such fund, the allowances shall be reduced pro rata to a sum within the fund." It is a little difficult to grasp the true intent of this section, and it would appear to require more precision in the wording. Does "the total allowances" mean "the total present value of the allowances?" If so on what basis would the value of these allowances be computed, seeing that they are temporary annuities on disabled lives?

The retirement age is to be fixed at 60, 65 or 70 according to the class of employment, but specific provision is made for continuance beyond the retirement age provided the head of the department "certifies to the Secretary of the Treasury that by reason of his efficiency and his willingness to remain in the service the continuance of such employee therein would be advantageous to the public service." In such case the employee may be retained for a term not exceeding two years; and at the end of two

years he may by similar certification be continued for an additional term of two years, and so on.

Examination of the Proposed Scheme.

The foregoing gives a brief outline of the main features of the proposed scheme. Mr. Brown puts it forward as being free from all the objectionable features of all schemes yet tried or proposed for trial. He appears to think it as free from objection as is possible in the nature of things, if indeed he does not regard it as a panacea for all the ills that affect the service. While many features of Mr. Brown's scheme are admirable, and while the underlying principle is undoubtedly a good one, we are bound to say that the results expected from it can, in our opinion, hardly ever be realized, while there are many details which seem to require modification in order to facilitate the accomplishment of the best results in the practical application of the scheme.

Before considering the merits or demerits of Mr. Brown's scheme, it is well to have clearly in mind the requisites of an ideal scheme of superannuation. We must have fixed clearly in mind the objects which we wish our scheme to accomplish and then afterwards inquire whether the scheme is amenable within reasonable limits to the principles of sound practical finance, looking not only to the retirement benefits and the direct contributions made therefor, but rather if possible at the whole question of civil service administration. From what is hereinbefore contained the futility of considering civil service retirement in any other way is at once evident.

Our ideal retirement scheme must provide for the removal of the employee in his old age. Experience goes to show that an age limit is necessary and only the extremest exigencies of state should permit any employee to exceed that limit. Even

when superannuation schemes are in force, the old and decrepit are often seen tottering to their work when they might have a retiring allowance of two-thirds of their salary for the asking.

In case of disablement before the retirement age an allowance should be made in order to facilitate removal from the service. As the employee is disabled and of little or no use to the service, the only object then in view so far as the employer is concerned is the removal of the employee. And since, as already shown, the degree of hardship to which such an employee is put by removal from office is a most important factor working for his retention, it would appear to be advisable to take into account as much as possible the special circumstances of the case. Otherwise, if the same provision is made for each employee of the same salary and length of service, while it may be sufficient to effect the removal of an employee without any dependents, it will probably prove wholly inadequate in the case of a similarly situated employee with the proverbial "wife and six children"; for it must be borne in mind that whatever influences conduce to the retention of the incapacitated before the adoption of a scheme for removal will exist after its adoption but in inverse proportion to the benefit granted. The view here expressed is that in event of incapacity the benefit should be increased on account of the wife of the employee, if any, and also on account of each child. A limit must be set bearing some proportion to the salary, and, it would generally be felt, dependent on the length of service. If too liberal an allowance were made, no doubt many employees would become convinced that life in higher altitudes or extended foreign travel was necessary to their existence. While the danger to be guarded against is that the benefit will be an inducement to those who are not really disabled or disabled only

temporarily to take advantage of its provisions or that executive heads will make use of its provisions for the removal of an objectionable or inefficient subordinate who should be dismissed, still it is our opinion that it is better to err on the side of liberality rather than to run the danger of retention of any considerable number of disabled on the pay-lists for any length of time. It is merely a matter of economy and of maintenance of efficiency.

To maintain a thoroughly efficient service it is of course important that provision be made for the removal of those who prove inefficient and unsatisfactory although not disabled or at the retirement age. This however is really no part of a retirement scheme. It belongs wholly to the realm of civil service administration; and although Mr. Brown fancies that the knowledge that an inefficient clerk had a goodly sum of money waiting for him on dismissal would in some measure harden the heart of his superiors, he may rest assured that the number of such dismissals will prove disappointing. We have had a Retirement Fund here at Ottawa for 13 years and we venture to say that not one single official has been so far dismissed in which the amount to his credit in the Retirement Fund had any influence whatsoever. The fact is an inefficient employee cannot have a goodly sum to his credit, for men do not become inefficient after 15 or 20 years' service unless from disability or old age. The inefficients should be weeded out within the first few years and the amount then to their credit is always a negligible item. Another fact which may be here set down is that unless an employee undertakes to positively make himself disagreeable and objectionable he is not likely ever to find his position in jeopardy on account of incapacity. Therefore while the efficacy of any such provision may have a theoretical value, in practice it will be found to be negligible.

That the Government service requires an efficient class of employee will generally be accepted without proof. The best are none too good and any legitimate means by which they may be attached to the service and retained in that service after some years of experience is certainly to be defended. Outside of the class of employment itself and the salary offered it cannot be doubted but that the prospect of an allowance in old age and a competence in event of previous incapacity are very important attractions. We may depend upon it that like the poor the inefficient will be with us always, so it would be more to the point if we confine attention to the retaining of officials of capacity and experience. To this end a provision for the widows and children of those who die is of prime importance, the benefit increasing with the period of service so that as the efficiency of the employee increases his interest in staying also increases.

Looking now at Mr. Brown's plan we at once see that it in no way contemplates attracting good men to the service. In fact quite the reverse. Other things being equal, no man would accept a position where from 4.3% to 11% would be deducted from his salary to be invested at 3½% when probably he could make not less than 6% on perfectly safe investments. It is somewhat unpleasant to pay 6% on the mortgage on one's house while probably sufficient money is accumulating at 3½% to wipe it off.

Neither is the scheme calculated in any way to retain experienced employees in the service, as interest is allowed on savings at resignation. If resignation takes place during the first six years, however, no interest is allowed. Thus a fine is placed on an employee for leaving during his inexperienced years, but when he begins to be of some value no restraint is placed upon him. Mr. Brown even maintains that it is an important merit of his scheme that the

employee's liberty is not interfered with. This, however, appears to us to be a somewhat one-sided view of the matter which eventually would not redound to the advantage of the service. There are many positions in the service in which the employee gets experience and training which are to be had no where else but in Government employment. Many positions afford an employee opportunities more valuable to him than a post-graduate course at a university. Is it right or proper then that the Government should give men a training they can get no where else and then leave them free to sell that training to the highest bidder?

The touchstone by which the merits of the disability legislation must be tested is, "Will it conduce to the elimination of the cases of disability as they occur?" By this alone must its merits be tested. During the first 20 years? No. After twenty years? Yes, to a limited extent. Where on account of special circumstances hardship would result, he will be retained on the pay-roll as before. The provision whereby the employees' savings are retained during disablement until the retirement age would seem to be ill-advised, and especially so is the provision for deductions from the disability allowance to be added thereto. This will make the allowance during disability less than that after the retirement age, yet except in rare cases those who become disabled before age 60 can never attain to age 70. It will certainly give rise to immense dissatisfaction among disabled employees to see money which is their own in every sense of the word being accumulated at 3½% to a retirement age which they can never see while they are struggling along on a mere pittance and even contributing to the augmentation of their tied-up savings. There seems to be little wisdom in limiting the disability provisions to employees of at least 20 years' standing. The result will

be that all who become disabled below 20 years' service will hang on at full pay until the disability benefit can be secured. There can be no saving in this limitation, in fact there must inevitably be loss. As to the method by which the disability fund is to be supported, there is little to be said in its favour. It will materially reduce salaries during the first six months of entry, which will ultimately necessitate an increase in the entry salaries, thus the appropriation for the disability benefits will be made under the head of salaries. That this provision will ultimately necessitate an increase we feel certain, for in the lower grades the entry salaries now no more than provide the bare necessities of life. Reduced by one-fifth they will prove wholly inadequate. The same objection cannot be taken to the retention of the promotion increases, but this will no doubt be a source of irritation. Mr. Brown is not wholly satisfied with the disability provision, but refrains from making any more liberal recommendation on account of the absence of reliable statistics for the calculation of the cost. The statistics which will be obtained under the limited benefits may prove quite unsuitable for calculations for a more liberal provision. The more liberal the provision the more disabled will be eliminated, and the more speedily will the elimination take place after the actual occurrence of disability. The cost of the disability provisions of Mr. Brown's Bill would probably be but a small percentage of the total cost. If this is the case the necessity for absolute accuracy cannot be urgent. The more advisable course would seem to be to put in force the provisions as liberal as it is thought they ought to be, and if it is thought proper that each employee should pay his disability insurance, the premiums could be calculated with ample accuracy from Mr. Arthur Hunter's Disability tables recently published in the Transactions of the Actuarial

Society of America, which tables would appear to be not unsuitable, at least for a large portion of the service. With these rates then the employee could purchase disability insurance on the one year renewable term plan sufficient in amount to supplement his own savings to such an extent as to purchase the desired annuity on his life if disability actually occurs during the year. It would seem to be false economy to defer the establishment of the disability provision thought necessary until the advent of more satisfactory data.

In the case of those who attain to the retirement age a fair provision is made and if anyone has any quarrel with the provision he is at liberty to start saving on his own account and purchase an additional annuity from an insurance company at probably more favourable rates.

The principle underlying the plan is a good one and with a well devised disability insurance and a life insurance superimposed the scheme would appear to meet every requirement. When, however, this is done, if the principle of equity, that is, each one paying for what he gets, as generally understood is maintained, it will be found that it becomes very troublesome to keep account of the proper premiums applicable to each employee provided wives and children are taken into account. It will as a consequence be found more satisfactory to make one deduction to cover all the benefits. The adjustment of contribution as to age at entry and as to age at an increase of salary is of course in itself free from objection and it would appear to be the most advisable course to adopt in a service untrammelled by any half-discarded systems of the past, whether the contributions are to be made in whole or in part by the employee. As to the equity of the case all that can be said is that it is not inequitable. There are certainly objections to flat rates or rates graded as to salaries, but

there are so many forces at work acting and reacting, salaries becoming adjusted to contributions and to benefits, and there are so many superimposed probabilities and so many classes as to mortality that the vain search after too great a degree of theoretical equity should not be indulged in to the neglect of the primary objects of the scheme. It will be found that civil servants are not inclined to draw too fine distinctions. All they ask is a sufficient salary for their current expenses of life together with a competence in event of disability or in old age and a provision for widows and children. They will be found willing to pay on the same basis whether married or single, and to proceed otherwise might impose undesirable restraints on one's domestic relations. Since a scheme of this kind is taken into account in the adjustment of salaries it really costs the Government the same whether the employee pays all, pays part, or whether free pensions are provided. It does, however, make a great deal of difference whether the liabilities incurred from year to year are actually provided or are left to accumulate to maturity. The establishment of free pensions is not the dangerous thing; it is the neglect of each year of setting aside a provision for the liability incurred. It would seem most satisfactory for the employee to pay part and the Government to supply the balance. The apparent contribution by the employee of a fair proportion, say 50% or 60%, has a good moral effect and gives him a fair claim for some return on severance from the service of at least part of his contributions, say, the total amount without interest. The establishment of a Government superannuation scheme is different from the granting of the same benefits in a fraternal society. In the latter case the premiums paid by the different ages must be sufficient for the benefits, for there is no other source of revenue. But with the Government the case is different, for

they stand to gain in the reduction of salaries and in service efficiency, and as the superannuation scheme is only a part of a far greater whole, and as any peculiar features of the one inevitably become adjusted to the other in such a way that the retirement allowance is after all paid for by the employee, it would appear that a little latitude might be left as to the exact proportion set aside in any year from the public revenue. The important thing is not that the Government pay such and such a proportion and the employee, the balance, but rather is it a matter of having an adequate fund established and maintained. There is the further point that it may in some

case prove unfair to bring an employee who has already made provision for old age and is burdened already to his full capacity by insurance premiums, etc., under a scheme for which he has no need and whose contributions it is a hardship for him to meet.

The documents to which we have devoted the foregoing pages will we believe be found of great value to all students of superannuation schemes and allied social problems as well as to legislators and statesmen.

[Note—Copies of these documents may be procured from Donald Smith, Superintendent of Documents, Washington, D. C.]

What The Civil Service Chiefly Needs.

Give Ear, O Ye Statesmen!

1. The Civil Service Act of 1908 should be extended over the entire system. This would mean enlarging the commission. It should be enlarged by the addition of one experienced in civil service administration.

2. As part and parcel of any act of administration applying to the service, a superannuation measure should be passed at once. All the Civil Service Reform measures in the world will be ineffective, without this accessory.

3. Every subdivision in the service should be granted at once liberal treatment on the score of the enhanced cost of living, whether in the way of higher salary scales or by special increases. The sudden dissolution nipped in the bud some very very meritorious legislation in this direction, but surely such claims need only to be stated to receive adjustment by the new House.

4. The civil service regulations should be amended so as to safeguard the rights of those who being already in the service and having complied with all that was demanded of them in the way of promotion examinations, are now asked again to undergo tests of a general educational nature. This would only be to follow the most careful precedent of England and other countries.

At the Sign of the Wooden Leg

By "Silas Wegg."

An Election Story.

It was after four o'clock, and with pipes alight we plunged, heedless of the high impartial character of our government positions, into a discussion of the political situation. We had settled, each to his own liking, the question whether Mc— and P— (note the cautious use of the truncated names) would paint the town Red, or C— and F— would make things look Blue. The talk grew reminiscent. Some of the party were old stagers who could look back to the days of Lorne and Dufferin. Robinson was one of these. I cannot vouch for all the details of his story, for the telescopes of memory are not always fitted with the lenses of literal accuracy. But here is the story as Robinson told it last Friday afternoon.

When I was a boy of about sixteen, said Robinson, my father was candidate on the Government side in the county of Sutherland. "John Robinson, of the village of Pendlebury, in the county of Sutherland, merchant," so ran the heraldic announcement in the nomination papers, and I, Jack Robinson, of the village of Pendlebury, in the county of Sutherland, amateur printer, was destined to be his chief supporter in the contest. His opponent was a lawyer from the shire-town. His name was Bounce.

My profession, as I just told you, was that of amateur printer. My father had a general store at Pendlebury and was a man of moderate means. He was not always

able to get all the things I asked him for, but when my wishes could be gratified he was willing to do all he could for me. I had asked often for a portable printing press. This request appealed to his practical mind and one day he called me into the store and led me to a little back room. There was the press and several fonts of type—with a supply of paper and ink and other things ready for use. I was in heaven for months. I spent most of my spare time in that back room. There I was an emperor and my legions of type served me as soldiers. I was a merchant and I sent the type on enterprises of trade by land and sea. I earned a little pocket money on the side too, for there was no printing office at Pendlebury. The press was small, printing a sheet of only two ordinary columns, but it did good work and I soon learned the use of the composing stick and the ink rollers.

Well, election time came around and my father was a candidate as I said. The contest was a hot one. In Sutherland the issue became centred on the temperance question. The Temperance Union was a powerful organization in Sutherland in those days and sought to pledge the candidates to support its platform. My father was not a prohibitionist but he easily won the endorsement of the Union. Bounce, his opponent, played for the hotel vote. So far, so good for our side. It began to look like a clear cinch for the old man.

One night in the last week of the campaign my father came home looking played out. At the supper



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table he told the cause of his worry. The opposition paper at the shire-town had that day printed three affidavits, each declaring that John Robinson, the temperance endorsee, had supplied whiskey to the three men making the declarations, and one of the three had been a supporter of my father.

"You can deny it," said my mother. "John Robinson's word is good against these rascals." The three men were, in fact, of not much account, but an oath is an oath you know."

"Deny it?" exclaimed my father. "It will take two days to get a pamphlet printed and the election is only three days off." There were no telephones in those days and we were a day's drive from the nearest printing office which favoured our side. But little Jack Robinson was no slouch even in those far-off times.

"Can't I run off a flier for you, father?" I asked. "Write a short letter and I will have it ready by midnight, and you can get all the horses belonging to our crowd to start off over the county with your denial before daybreak. They don't expect a come back on this thing. We will show them what the firm of Robinson and Son can do."

My father smiled at my assurance but he got paper and ink and drew up his denial. I hustled over to the store and began the work of composing. In an hour I had my form corrected and ready for the press. Whistling a campaign air, for I was as happy as a rooster, I seized the lever by which I worked the press and started the actual printing. I had printed about two hundred copies when I heard a noise behind me. I looked around. It was a door at the side of the little back room opening. I thought it was my father coming in, but it was no such welcome visitor I had. To my consternation it was Bob Benton, one of the chief toots of the opposition.

Benton was a good fellow all the

year round barring election times. A dissolution of parliament was instantly followed by a dissolution of Benton's character. Politics affected him like wine. The time between nomination and election day witnessed brain storm after brain storm in Benton's mind, as we would say now, but in those days we had so many fellows like him around that his case was not carefully diagnosed. He was a truckman and was always willing to give the boys a ride on his cart. He never "cut behind" except in a campaign.

"What are you doing here so late at night?" asked Benton, advancing to my side of the room.

"Just a job I have on hand," I replied throwing some blank papers over the printed sheets.

"A job, no doubt," said Benton as he made a rapid movement to the pile of prints.

"Don't touch them," I exclaimed and tried to stop him.

In an instant Benton became the wild party beast. He whipped out a revolver and stood over me. I trembled, but I think as much on my father's account as my own.

"I thought so, I thought so," he repeated to himself as he read the letter I was printing. "Well, Jack Robinson, this job is too dangerous for one of your years. You had better mix those printing irons of yours up a bit or I will do the job for you."

I begged him to leave me alone. I tried to frighten him with stories about my father coming in, but he would not be frightened. "Your dad doesn't carry a gun, any more than he will carry this election," he declared.

It looked like a clear win for Benton,—and for Bounce. That was the worst of it. I looked around for some possible, impossible it seemed, means of delivery. My eye lighted on a bottle of benzine which I used in cleaning my type, and my mind's eye saw on the other side of the bottle a flaming label marked "Pois-

on" which I had placed there the day before. I had been printing the labels for the local doctor and pasted one on the benzine bottle to see how it looked. The sight of the bottle gave me an inspiration.

"Say, Bob," I asked, "you don't want to spoil my type for me, do you? You will let me wash it before I take it down?"

"Of course, my boy," he replied, "I don't want to hurt your outfit, but you have got to do your work pretty quick, and under the eye of this little gun too."

Without a moment's delay I seized the bottle and poured some of it over my press, taking care that the type should not be touched. It was all the same to Benton, for benzine and printing presses did not concern him much of themselves.

"Now," said he, "get the birds out of the cage. They won't fly much around this county, though, I reckon," and he chuckled.

"No, that they won't," said I "And we won't either, Bob Benton. We are dead men, Bob," and I put what tremor I could in my voice.

"What do you mean by that?" he asked sharply.

"Don't you smell the poison, Bob?" I said. "I have filled the air with a Poison that is Death to breathe." I think I used a capital P and a capital D for those words. Then I turned the bottle towards him so that he could see the label.

Poor Bob! He was ignorant, save of horses and the meaner sort of politics. He gasped. The revolver fell from his hand. I leaped from my stool and seized it. Before Benton knew what had happened I had him covered.

"Now," said I, "it is my innings, Mr. Robert Benton, and you can take your place on the stool I have vacated in your favour."

And Bob Benton printed the balance of the order which Mr. John Robinson had placed for election fliers. The sweat on his brow was like a spring freshet. The sweat of

his soul,—I have no simile for it. He staggered to the door when I let him off his torture stool and went out into the night speechless.

My father was elected, but that is neither here nor there. How do you think the Glebe will go on the 21st?

CIVIL SERVICE CLUB NOTES.

The date of the annual meeting for the election of a new board of directors was incorrectly stated in the last issue as the first Wednesday in October. It should have been the third Wednesday.

* * *

Members in arrears for subscription will not be eligible to vote at the above meeting. All members are requested to remit to the secretary. Many have been away and have overlooked the matter.

* * *

The coming winter season promises well for the club. With about 50 new members, the success of the institution will be beyond question. Let each member bring in another.

* * *

Dr. Otto Klotz, president of the club, has been attending the second general meeting of the International Seismological Association at Manchester, England, in the capacity of delegate from Canada.

* * *

The sympathy of The *Civilian* is extended to Mr. W. T. Urquhart of the Customs Dept., Ottawa, in his recent bereavement.

An interesting blue-book has recently been issued at Washington, entitled "Reclassification and Retirement of Employees in the Classified Civil Service." It is made up of the hearings before the committee on Reform in the Civil Service of the House of Representatives, in May and June last.

Personals.**Appointments.**

Agriculture Dept.:—To be inspectors—F. Best, G. H. Paquette, R. Blackwood, A. J. Tennent, H. Colebourn, A. C. Blackwood, A. R. Munroe, W. L. Hawke, J. P. Aitkenhead, J. Jones, E. Noble, D. Layland, Wm. H. Shaver, W. R. Monroe, A. C. Tanner, C. Owens, S. Metz, R. D. Boast, W. A. D. Graham, C. M. O'Brien, W. McCullough, also five temporary clerks, inside service.

Customs Dept.:—R. W. Stuart, clerkship Vancouver, Geo. Sutherland, sub collector Cardigan, R. C. Wright, sub collector North Battleford, C. E. May messenger Toronto, A. M. Gidney collector Digby.

Customs Dept.:—To be prev. officers—A. Clyne, Quebec; Jens. Jacobsen, Winnipeg; D. McKinnon, Vancouver; E. H. Porter, Maitland; E. Welte, Winnipeg; R. A. Husworth, Sherbrooke; T. Dunn, Toronto; H. Prudhomme, Montreal; T. A. Harris, Special Branch; P. A. Cooke, Halifax.

Customs Dept.:—To be exam. officers—Geo. Goetz, Stratford; F. R. Harris, Toronto.

Indian Affairs:—W. J. Hyde, Agent, Blood agency; Dr. C. A. McDougall, Agent, Seven Islands.

Inland Revenue:—G. G. Eakins, excise officer, Toronto; O. Higman, jr., chief insp., gas and elec. for Western Canada; C. D. Grant, asst. insp. W. & M., Winnipeg; Jas. Relihan, dep. coll., St. Mary's; T. L. Leckie, messenger inside service; T. D. Niven, excise officer Windsor.

Mines:—Miss A. E. Wilson, Div. 2B; J. O. Fortin, Div. 2B.

Post Office:—Wm. Findlayson, B. C., district and D. N. Dorion, Ottawa district to railway mail service; G. Dennehy, Winnipeg, and C. B. Jones, P.E.I., to railway mail service.

Public Works:—J. H. Munroe to Div. 2B.

C. E. Willox, Niagara Falls, who is now in British Columbia on business for the immigration department, has been appointed inspector of immigration offices, which will probably keep him permanently away from the Falls. Mr. and Mrs. Willox have now been on the west coast for about four months.

Promotions.

Interior Dept.:—Robt. Lee York to Div. A.; E. E. D. Wilson to Div. 2A; J. A. Cote to Div. 2A.

Labour Dept.:—E. Vincelette to Div. 2A.

Marine Dept.:—J. G. Macphail, A. Boyle, Capt. L. Demers and W. A. Found to Div. 1A; W. W. Stumbles, A. H. Guion, J. B. A. Boudreau and F. W. Gilbert to Div. 1B; M. D. Kelly, R. Beaulieu, F. H. Houde and F. McDonnell, Div. 2A.

Inland Revenue:—Geo. W. Taylor from Div. 2A to 1B; A. McCulloch, E. L. C. Forster, C. C. Forwan, A. Lemoine, J. A. G. Valin, and P. A. Hughes from 2B to 2A; A. Robert and J. W. Z. Cantin from 3B to 3A; Geo. Dunbar to 1st class excise officer Toronto; John E. Gow to inspector Windsor.

Post office:—R. Fowler to Div. 3A; C. A. Chenevert and A. Menara, Montreal to junior 3rd class; L. V. Noel, Montreal, to junior 3rd class; R. C. Ferguson, Edmonton to 1st class; P. J. T. Purecell to Div. 3A; B. M. Northrop to Div. 1A.

Railways and Canals:—B. C. Waddell, W. T. O'Regan, J. Kerr, Dora Helmer to Div. 3A.

Transfers.

W. J. Cooper, Customs, from Winnipeg to Calgary; W. J. Gault, Customs, from Emerson to Winnipeg; H. E. Baine from Geographer's Beh. to Mines Beh., Ottawa; Miss R. M. Davies from inside service to Calgary.

Superannuations.

G. H. Fawcett, Customs, inside

service; Mrs. M. D. Gray, Post Office inside service; H. Allen, printing and stationery.

Resignations.

Audit Office:—E. J. Watterson.

Indian Affairs:—R. N. Wilson, Blood Agency; Dr. J. E. Tremblay, St. Lawrence.

Inland Revenue:—J. A. Macdonald, W. & M., Ottawa; Thos. Kidd, Seaforth; Miss Edith Davidson.

Interior:—W. H. Little, Dawson; Alex. Henderson, Dawson.

Militia:—Miss K. O'Connor.

Naval Service:—H. Ortis and J. F. Marsden.

Post Office:—A. H. Gallup, Ottawa.

Printing and Stationery:—J. F. Neville, inside service.

Public Works:—Mrs. V. St. Jean-Smith; J. P. Martigny, Miss Lillian Nicolson, Miss V. R. Bennett.

Railway and Canals:—Miss Rose Weeks.

Mr. Nicholas Eckhardt, jr., and Mr. S. B. Galloway, of the Department of Commerce and Labor of the United States, paid a three days' visit recently, to the statistical branch of the Department of Customs, Ottawa, for the purpose of investigating methods of compilation, etc.

Born.

CULLEN—At Maternity Hospital, Friday, Aug. 25, to Mr. and Mrs. M. J. Cullen, of 10 Thornton St., Topographical Branch, Department of Interior, a son.

LEWIS—On Saturday, Aug. 26, 1911, at the Maternity Hospital, to Mr. and Mrs. A. Goldwyer-Lewis, 280 Nelson, of the Militia Dept., a daughter.

ROXBOROUGH—At the Maternity Hospital, Sunday, August 27, 1911, to Mr. and Mrs. F. C. Roxborough of 30 Metcalfe square, of the Government Printing Bureau, a daughter.

ROCHE—On August 28, to Mr. and Mrs. H. G. Roche, gas and electric inspector, Dept. of Inland Revenue, 91 Concord street, a daughter.

Married.

DOYLE—MEADE—At St. Joseph's church, on Aug. 31, 1911, by Rev. Father Collins, Edna May, daughter of Mrs. Meade, Gananoque, Ont., to Edward Louis, Doyle, of the Dept. of Printing and Stationery, son of Mr. and Mrs. J. J. Doyle.

Died.

HARWOOD—At Montreal on Aug. 28, Henry S. Harwood, Postmaster of Montreal, aged 73 years.

URQUHART—At 195 Second Ave., 2.45 Monday afternoon, Janet Viola Kemp, wife of W. T. Urquhart of the Customs Dept.

ATTACHABILITY OF CIVIL SERVICE SUPERANNUATION ALLOWANCES.

An application before the London, Eng., courts recently raised a question of some importance with respect to the pensions and additional allowances made to Civil Servants on their retirement. The "Times" gave the circumstances somewhat as follows:

The debtor was a clerk in the employ of the Post Office and was adjudicated a bankrupt in 1889. His statement of affairs disclosed liabilities amounting to £800, and he had no assets. He was still undischarged, and no dividend had ever been paid to his creditors. On March 31st last he retired from the Service, and on his retirement was awarded under the provisions of the Superannuation Act, 1909, a pension of £15 per annum, and a lump sum of £312 as an "additional allowance." The Official Receiver, who was the trustee in the bankruptcy, gave notice to the Treasury claiming the £312 as

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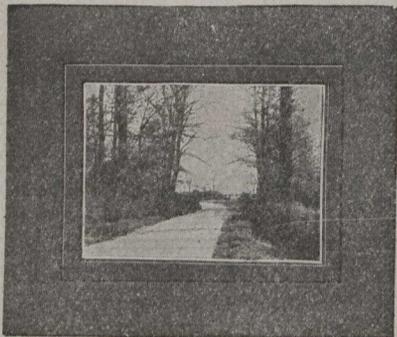
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property of the bankrupt divisible amongst his creditors, but did not claim any part of the £105 per annum. The Treasury desired the decision of the Court before paying over the £312. The counsel who appeared for the trustee, contended that the sole point was whether the whole of the lump sum of £312 passed to the trustee under the Bankruptcy Act, or whether it was subject to the discretion of the Court. The operation of these sections had been considered in "ex parte" Huggins (23 Ch.D., 85). This lump sum was not "compensation" for anything of which the bankrupt had been deprived. It was a pure gratuity and vested in the trustee for the benefit of the creditors.

The counsel, who appeared for the bankrupt, argued "contra" that the lump sum was within the definition of "pension" in the Pensions Act, 1871, and within the meaning of "compensation" in the Bankruptcy Act, 1883. The trustee, therefore, could not claim the whole of it, and the proper course was to apply to the Court for directions, when all the circumstances of the case could be considered. It was also against public policy to permit an allowance of this kind to be taken from a bankrupt for his creditors.

The justice in the course of his judgment said the point raised was not an easy one to decide, but he thought the trustee was right in his contention. Under Section I of the Superannuation Act, 1909, the Treasury were empowered to grant by way of additional allowance to a Civil Servant who retired, in addition to the superannuation allowance (if any) to which he might be entitled, a lump sum to be calculated in the manner mentioned in the section. It seemed to his Lordship that that lump sum was a pure gratuity or gift. It was not a gift subject to any conditions, and it was just as much a gift as if any individual made a gift of a lump sum of money to the bankrupt, and the trustee in

bankruptcy was entitled to the whole of it.

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Dear Sir,—Being desirous of obtaining a position as mail clerk in either the Toronto or London divisions, I am going to ask you to do me the favor of enquiring through your journal if there are any clerks in the London or Toronto divisions who would care to exchange with me into the Moose Jaw division.

If there are any such clerks, would be pleased to have them communicate with me.

Thanking you very much for this favor,

I am, Yours truly,
L. C. CHAPMAN.
Ry. Mail Clerk.

1941, McIntyre st.,
Regina, Sask., Aug. 19, 1911.

Railway Mail Clerks' Needs.

Would railway mail clerks be paid too highly if, instead of receiving an annual increase of \$50 after \$800 salary is reached, they received an annual increase of \$75 until the maximum was reached? I do not think so, and the whole service will share my views. Let me compare the mail clerk with some other worker, say, a Grand Trunk conductor. Recently we had a young man of 28, who had been in the service of the G.T.R. for 11 years, conducting the B. & G. mail trains. What was he paid? \$135 per month. What pay were the railway mail clerks on his train receiving? One, who had 17 years' service to his credit, was receiving \$940 and mileage; another, with 14 years' service, \$910 and mileage; another with nearly 13 years' service, \$900 and mileage; four other clerks, with short terms of service, \$750 and mileage, and less. One clerk in eight was receiving \$1,180 and mileage, his length of service being over 25 years.

Morally and physically, all these clerks equalled the conductor, while mentally they were all better educated and had to pass severe annual examinations, while the conductor received more pay than the best of them, his mental strain being confined to the learning of the rules only. Besides that, when this conductor retired from the service, he was paid a fine pension, to which he did not have to contribute one cent; while the clerks who joined the service since 1898 would receive nothing but the 5% of their salary which had been saved for them in the Retirement Fund. The average salary and mileage of these eight clerks was about \$1,100, compared with the conductor's \$1,600—only \$500 each less!

The reader will please remember, when making this or other compari-

sons, that the G.T.R. stock hardly pays interest to investors—indeed, some of it is away below par; while the financial standing of the post office is best indicated by stating that it has had nearly a million surplus annually for many years.

How is it that, in the face of Hon. R. Lemieux's eulogy of the railway mail clerks, the grand financial condition of the Post Office Department, the general desire of the Government and Opposition to advance the salaries of the railway mail clerks, after they were singled out for special praise by the Civil Service Commission, not to speak of their cruel list of killed and wounded while on duty, the fine Amendment to the Post Office Act lately passed, failed to give immediate relief to so many of them? The small addition of \$8,000 or \$10,000 to the salary list would have given those clerks who had such good reason to hope for immediate help an annual increase of \$75 instead of the usual \$50; and everybody would have been pleased and satisfied. It would seem that some influence prevented this simple act of justice from being done.

Our Chief said that justice would be rendered to whomsoever due. I beg of him, on behalf of the clerks paid from \$800 per annum up, to do them justice by at least making the annual increase \$75 instead of \$50. I am sure he will have the sympathy of the whole House, when it re-assembles, if he makes his fine Amendment perfect by making this change in favor of several hundred sorely disappointed clerks. I appeal to the Deputy P.M.G. and the Comptroller to give us their valuable aid in this matter. It seems to me a great pity that there should be still discontent in our service when such a small concession would remove all grounds for it. In making this appeal in our "family or-

Increase to Canal Employees.

Announcement was made last week that an increase amounting on an average to 10% would go into effect from April 1, last, for the employees on the various canal systems of the Dominion. Full details of this increase will be published in *The Civilian* as soon as the information is officially available.

gan," I venture to point out that I voice the opinions of the railway mail clerks in London district, and they will be anxiously watching for a favorable reply.

GARRETT O'CONNOR.

A RECENT EXAMINATION FOR FIRST CLASS EXAMINING OFFICERS OF CUSTOMS IN GREAT BRITAIN.

Set III.—Time, Two and One-Half Hours.

1. (a) Explain the segment line on the head rod. (b) With a head of 21 and bung 26.6, find by the pen the M.D. of a cask of spirits. From this, if the L. be 31.8, deduce the content. Give ullage, if vacuity is 2.2. (c) As a practical gauger, what factors would you consider when estimating thickness in the wood of casks, and what instruments would you use to assist and verify your judgment?

2. When tobacco is deposited for drawback, state to what extent and

the conditions under which the sampling regulations may be modified.

3. Describe the process of testing a sample of brandy for obscuration.

4. Give a full list of goods entitled to Customs drawback and their rates.

4. (a) What do you understand by the term "infected"? (b) As Quarantine Officer how would you deal with the following:—(1) A sailing ship at Bahia, the master of which reports death from yellow fever on the homeward voyage; (2) a man-of-war, with a case of cholera on board; (3) a cargo steamer at Marseilles with smallpox (4) a yacht at the Mediterranean, on which the steward is suffering from choleraic diarrhoea.

Report.—(Not subject to time limit, and to be written after reference.)—Give the table of allowances on casks spirits in Warehouse. State reasons for your opinion as to their adequacy or otherwise. Discuss losses in Warehouses from a Revenue point of view.

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Orals.—Set III.

1. What is the duty on a small cask perfumed spirits containing 2 galls.?

2. How would you deal with an importation of five casks Naphtha entered on a Free Warrant?

3. When would you insist on dipping casks of spirits prior to delivery?

4. What is the amount and kind of colouring matter you would allow to be added 400 galls. B.P. Spts. for H.C.

5. State the use of an Amended Return.

6. Name six ports in the Home Trade.

7. Give the duty, if any, on (a) greengages preserved in sugar, and (b) greengages in water.

8. When are apricots free of duty?

9. Define a "Transire."

10. Give the special allowance on a cask of B.P. Spts. containing 63.2 P. Galls., with a content of 79 gallons warehoused 3/6/1905.

WHAT IS A GOVERNMENT CLERK?

(From a recent address by Dr. Lewellyn Jordan, Secy. C.S. Retirement Association of Washington, D. C.)

What is a Government clerk, anyway? "Why, that question is easy. It is a clerk in the service of the Federal Government. It is usually a man unless it is a woman." That, my friends, used to be the brilliant and best answer that most people could give in the past. It never was, and of course is not now, a sufficient and complete answer. The Government compresses the majority of occupants of the positions required to carry on its vast business in all its intricate and complex details, into one mold termed "clerk." This, as

a rule, does not impress the mind with high ideals and much ability. The moment, however, he quits the Government service his abilities and worth are recognized when he emerges from his clerical chrysalis by which he was lost in the mass and engages in commercial, financial, and, as is often the case, in professional, pursuits; his liberation from the "only a clerk" is complete. This is the lesson of the 12,000 who resigned during the past year. He becomes a cashier, a paying teller, a credit man, a bookkeeper, an expert accountant, a secretary, a purchasing agent, a manager, a sales manager, a vice president. We find him sitting as a director on various boards. He is now a business man. This is the epitome of the poorly paid civil-service clerk; and thousands of others who quit the service every year. The business men smile at the foolish and short-sighted policy of the Government—that puts the front door into the civil service just on a crack and guards it so zealously, but must leave the back door out of the service wide open because the Government's short-sighted policy does not permit paying a salary commensurate with duties and responsibilities and services. It affords, therefore, a splendid source for business men to draw from for their wants. An ever-changing personnel demands that employees of long experience must train those who enter the broken ranks as raw material and who enter under present conditions to stay only till a better-paying position outside the service is secured. The prudent business man does not consider this a wise policy.

From without the wall, then, of the civil service, from over the hills of success of those who have gone forth, comes echoing back the answer to the question: "What is a Government clerk?"

Athletics.

'Soccer' football has undoubtedly had a great boom by the present visit of the Corinthian team. This aggregation has continued its victorious course right across the continent to Victoria, winning every match and usually "whitewashing" their opponents. This is a distinctly amateur organization who carry their views on this point to such an extent that they declined to play for the gold trophy donated in Calgary—the ground taken being that amateur teams should not play for any prize or inducement whatever.

The baseball season in all the big leagues is drawing to a close and close finishes are likely in each case. It is difficult to understand how much enthusiasm can be worked up by local "fans" over their respective teams when in most cases not a single player has the slightest connection with the city in question beyond being on the pay-roll. The Toronto team of the Eastern league stand second at present in their series, and contain the unusually high average of having two Toronto men in their ranks.

There is also an exciting finish on in the senior lacrosse league of Canada. The Tecumsehs of Toronto, anticipate landing the championship of the series, but the real champions are the holders of the Minto Cup, which is now on the Pacific coast. The New Westminster team have held it for the past two years, having withstood the onslaughts of the Montreal and National teams. The winner of the present series between New Westminster and Vancouver will have to defend the cup against the Eastern champions.

In the International cricket match between Canada and the United States the former eleven pulled out of an unpromising hole and made the match a draw—somewhat in

favour of Canada.

There is too much 'Ontario' in the make up of the Canadian XI. There should be at least five representatives on the eleven from the West and the Maritime Provinces. Halifax, St. John, Winnipeg and Vancouver could easily supply one man each, who would strengthen the team. By the way, why was not Ottawa represented in the recent match?

Notwithstanding that the different corps in Ottawa supplied about 25 per cent of the entries at the D.R.A. meet, only one local man obtained a place on next year's Bisley team. This year's King prize man—Clifford of Toronto—failed to secure a place—thus showing the variability of shooting.

The great wrestling match between Gotch of Iowa, and Hackenschmidt, the Russian, who has lived in England for many years, took place on Labor Day in Chicago. Gotch won in 2 falls—the first in 14 minutes and the second in 5 minutes. It was for the championship of the world and drew 30,000 people. Never was there a greater collapse of any noted athlete. "Hack" was in a state of nervous breakdown and went into the ring a beaten man. It was a repetition of the Johnson-Jeffries glove contest of last year. Gotch again worked the illegal toe hold, which won him the second fall.

Tom Longboat has "come back" and has won two notable victories of late, although he lost by 5 yards to Shrubbs, the English runner, at Boston, on Labor Day. Still 10 miles is not long enough for Longboat and is not his distance. It is said that his improvement is entirely due to the care and training of his wife, who—while of course not going on the track with him—directs all his actions and, chief of all, keeps him strictly away from the fire water—which is his weakness.

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