# THE CIVILIAN 

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## IDersonal TRemíniscences

By Charles F. Hanna, U. S. Customs Service, Baltimore, Md.

The essential parts of this article might have been written by any one of scores of men in the Public Service of Canada.-Editors.

On January 2, 1864, I entered the Civil Service of the Government as bookkeeper in the Internal Revenue Service in the Third District of Maryland, under Hon. Peter G. Sanerwein, Collector. In March, 1864, there appeared an advertisement in a Baltimore daily newspaper, as follows:
"Wanted-A young man of good habits, writing a legible hand, quick and accurate at figures. Address Box 49, Baltimore Post Office."

Wishing to obtain mercantile employment, whereby by industry and application to business I might advance, I made an application for the position. I then ascertained that the position was in the office of the Designated Depository of the United States at Baltimore, Md.-now designated as the Sub-treasury at Baltimore, Md.

After interviewing the cashier of the office, and being assured that the business was constantly increasing and that there was every probability of advancement, I was, with several others, subjected to an examination, and I was selected for appointment. The office was at that time under the jurisdiction of the Collector of Customs. I entered that service on March 25, 1864, and have remained in the Civil Service ever since.

On September 20, 1870, I was appointed Cashier of Customs at Baltimore, Maryland, and a reorganization of the Customs Service was contem-
plated. I spent three months in codifying the Customs laws and regulations and submitted my conclusions to the Honourable Secretary of the Treasury.

I was directed by him to proceed to Boston, Mass., to confer with other Customs officials in regard to the matter. I was the youngest official at the conference. I had neither personal nor political influence. After a conference of several days my system was approved and forwarded to the Honourable Secretary of the Treasury for his consideration.

The system was adopted and has remained the same until this day, with a few minor changes and sometimes we believe that all changes are not always reforms. When I suggested to the Hon. Secretary of the Treasury regarding the manner of obtaining officials, their permanent retention, increase of compensation according to the length of service and experience, promotion for pronounced ability and pensioning after having performed their service intelligently and faithfully for a given number of years, he informed me that my ideas were un-American, and would never prevail in this country; that when a party came into power, they would surely reward their friends and would punish their enemies. It was with great regret that I was forced to realize that this vast machinery was
to be conducted primarily for the benefit and reward of triumphant politicians, and that the intelligence, industry and adaptability of the officials necessary to conduct the various duties was to be confined entirely to the members of the dominant party. I entered the service through a misapprehension, being lured by an advertisement, as before mentioned. They have long since ceased to advertise for Government officials ; it seems that it is now not necessary. The advancement of integrity in public affairs has shown that the Hon. Secretary of the Treasury was mistaken. About twelve years afterwards, the Hon. George H. Pendleton had the wonderful courage to introduce a bill in Congress that in a measure cleared the venomous atmosphere and began the cleansing which is still rolling onward and upward.

Ignorance, vice, prejudice, spleen, vindictiveness are all passing away and we are slowly reaching the millennium of honest civil service, founded on a rock and the intrigues of the wicked spoils system cannot prevail against it.

It has been and still remains a difficult work, but all things worth accomplishing are only acquired by constant stalwart efforts.

If the Civil Service was placed exactly on the same plane as the military services by statute, the most intelligent youths in the country would seek the Service as a permanent employment and the Service would be the cynosure of purity and intelligence, creating an aristocracy of intelligence, integrity and character of which the country would be justly proud. How gratifying it would be to be a servator of our Government under such conditions!

When Wm. McKinley was elected President of the United States, the Surveyor of Customs at Baltimore was succeeded by another. The exSurveyor and some prominent persons formed the Fidelity Trust Company
of Baltimore, Md. The ex-Surveyor took with him three Day Inspectors of Customs at Baltimore, Md. The company proved a great success and the ex-Surveyor to-day is enjoying a salary over five times as great as he received from the Government. The inspectors who left the service of the Government and entered that of the Fidelity Trust Company have all fared financially the same as the exSurveyor.

During the past few years, two Naval Officers, one Warehouse, one Statistical, one Internal Revenue, one Stenographer, one Entry Clerk, and some others, all excellent clerks, have voluntarily left the Service, and every one is now earning immeasurably more than they could ever have obtained in the service of the Government. We now have about six clerks who have graduated at law, and two inspectors who have studied medicine and graduated and are now seeking: opportunity to leave the Service.

To transact with efficiency the duties of the Auditors, Impost, Warehouse, Liquidating, Marine and the Debenture divisions of the Customs Service, certainly requires as much intelligence and industry as would lead to success in the professional walks of life.

There is not one man who graduated in the legal division of the University of Maryland in my class, and passed the Supreme Court examination, that has not succeeded financially better than I have in the Government Service and who is not now either prominent in the professions or is holding a responsible position. Of my contemporaries and those who entered into business long after I did, I can recall three who are presidents of Baltimore National Banks, three are bank-cashiers, one is president of a large corporation, receiving $\$ 36,000$ per annum, one went to Chicago and passed away as president of the Chicago, Rock Island and Pacific R. R. at a salary of $\$ 50,000$ per annum, and
ten moved to New York and are obtaining very large salaries. One young man refused a $\$ 1,200$ Government position, studied mining engineering, he is now about 33 years of age and is said to be earning $\$ 20,000$ per annum.

These are positive facts; we who have remained in Government Service have been scantily recompensed for the responsibility, accurate performance of duty, and the experience of years of active service.

I was Chief of Redemption and teller in the office of the Designated Depository of the United States at Baltimore, Md., for over four years, was Cashier of Customs for over twelve years, and Auditor for over twenty-three years, at Baltimore, Md., and although during that time the duties of the positions increased enormously, yet I received the same compensation during the entire time, with no additional assistance, and with no recognition for either efficient service or experience. It is surprising to me that it is possible for the Government to obtain competent and desirable officials under the existing circumstances, whilst young men of only average ability are doing splendidly in the professional and business community.

The question involved is not present exigency, but how shall the stupendous and increasing business of our Government be best conducted.

How shall the Government make its Civil Service efficient, dignified, and respected?

How shall the Service be made more attractive to the most honest, intelligent and industrious of our citizens, so that a confidence may be inspired in the public mind that the affairs of the Government are being administered with the greatest oconomy, intelligence and security?

Anyone embarking upon his or her life's work should consider four things, namely :

1st. For what am I best adopted?

2nd. Does my prospectively chosen occupation offer opportunities for - positive permanency, promotion and success?

3rd. Is it such an occupation that the pursuit htereof would be a pleasure as well as a vocation, and be of such interest and pecuniary consideration as to cause one to bind his or her entire energies in the prosecution thereof?

4th. Will my chosen occupation, if in the Civil Service of the United States Government, assure me a permanent tenure, an increase of compensation by length of service and a compensation as a retirement or pension sufficient to provide for disability or old age, after having served for a reasonable length of time?

To young men of military or naval asjirations, the Government offers the most flattering inducements. It educates the cadet of the Army, Navy and Coast Guard (Revenue Cutter Service) in the highest branches of a general, as well as a technical education, assures to them a permanent tenure, a continual increase of compensation and a retirement at an age when they may enjoy-themselves for many years on a competency sufficient to enable them to live creditably and assures them that at their death their families will be likewise provided for, with the epigram: Well done, thou good and faithful servant! Enjoy the reward of your faithful service! What an encouragement for ambitious, intelligent, sober and industrious young men! The Civil Service of the United States, in contrast: "Who enters here leaves all hope behind!" No permanent tenure, no advancement of class or of compensation graded for limit of faithful, intelligent service; no future security during disability or old age ; no provision for family after death. The candidate for appointment must be examined as to the qualifications for the position sought and must have acquired the education necessary to
pass the examination for appointment at his or her expense. At any time his position may be abolished, consolidated with another, or changed in designation, so as to dispense with his or her services.

The technical knowledge acquired in the Civil Service of the Government is limited in value in professional or mercantile pursuits, whilst a young man entering mercantile life acquires knowledge of the business that enabled him at any time to obtain employment in similar channels. A large majority of the successful merchants transacting business with the Customs, Internal Revenue, Postal and other Departments of the Government commenced their careers as youths in commercial and mercantile business houses. Many of the most progressive young men who enter the Civil Service of the Government do so only to obtain a compensation sufficient to enable them to pursue professional courses in the evenings, such as law, medicine, chemistry, dentistry, etc. They take only interest sufficient in their clerical duties to enable them to retain their positions until they will have completed their course of studies, and when the opportunity offers, they resign their positions to seek a livelihood in civil life.

In over 57 years of my service in the Civil Service of the Government, there seems to have always been some officials preparing themselves for other employments and professions.
We have many prominent and prosperous citizens who studied their professions whilst serving in the Civil Service of the Government. All of the enlightened nations of the world have deemed it advisable to establish permanent services in the Civil, as well as in the military branches of the Government. Their long experiences have demonstrated that to obtain competent, sober and reliable officials, it is necessary to appoint its civil officials permanently, to increase their compensation on a longevity basis,
commensurable with their knowledge and experience and guarantee to them a retirement on a compensation sufficient to support their families during the life of the incumbent and after his death to extend the compensations to his family during their lives.

The Civil Service, in its jurisdictions certainly is as essential to the welfare of the country as are the other branches, and as our Government is primarily a civil one, and the military branches merely ancillary ones, necessary to enforce the mandates of the law, as enacted and provided by our Congressional bodies, it is evident that the executive and administrative officers of the law should possess the highest standard of intelligence and zeal. The wonderful growth and expansion of the United States in population, manufactures and commerce make it necessary that there should be a vast number of officials of the highest intellectual and moral character to facilitate the numerous laws adopted to govern these vast interests.

Every person in the Civil Service of the country must be alert, reliable and zealous in performing the duties to which he may be assigned. The same or similar executive, administrative and clerical services performed for railroads, trust-companies, and other corporations are compensated immeasurably beyond any payments made by the United States Government to its officials and employees of its Civil Service.

It is becoming daily more difficult to obtain such executive, administrative and clerical ability as is essential to the proper conduct of the business of the Civil Departments of the Government. It is not a question of the retirement of a few superannuated officials, but the establishment by statute of a thorough system that will completely govern the proper conduct of the vast transactions of the Civil Service of the Government and which
will by its inducements and security, attract the best talent of the country to embrace the Civil Service of the United States as a permanent profession.

This can be done only by placing the Civil Service of the Government on the exact basis as the military services thereof. It is not a question of cast, but of expediency, which is and must be carefully investigated, and for which provision must be made to insure accuracy and dispatch in the conduct of the business of the Civil Service of the United States Government, and its importance becomes more apparent day by day. Promotions should be made until every prominent position will be occupied by officers who have served in subordinate positions and have been promoted because of ability and faithful service, and until that condition exists there will never be that model service of which we can be justly proud. There has been a cry that the Government civil officials should have saved sufficient out of their meagre compersation to enable them to provide for old age or misfortune. To live in penurious privation and poverty. To save how much? A pittance! To deprive self and family of all but the barest necessities of life, and those of an inferior quality. Is this the kind of service that the people desire? We think not! The compensation of the executive officers has been increased to a point of seeming prodigality, whilst that of those who bear the heat and burden of the day remains quiescent, and the cost of living has been doubled even in the last few years and is still rapidly soaring.

In my personal contact with the men of the business community who are engaged in commercial enterprises, I find they are all favourable to having an effective Civil Service permanently placed on the same plane as the military services of the country.

The so-called Gillet Bill presupposes that persons will enter the ser-
vice at 20 years of age and after serving 50 years will be retired at 70 years of age, on an annuity, which is inadequate from every point of view. The Statistics of the Departments in Washington show that 50 per cent of the entire force resign in about every eight years, which would create the idea that the entire force would change every 16 years. Such is not the case. The 50 per cent who resign is composed of the young, the active, the intelligent, who have graduated in some profession or who have obtained a more desirable situation in the service of the Government to financially maintain themselves until their professional course has been completed.

The old, the feeble and those below mediocre ability are those who remain and grow feeble in the Government Service. If an act was passed to pension all Government officials over 70 years of age, in the clerical services, in the districts of New York, Boston, Philadelphia, Baltimore, New Orleans and San Francisco, I think that 150 would be the maximum number subject to pension. After providing for those at present in the Service, it would be some years before any appreciable amount of retirement would. be required. The Civil Service at this time is said to be suffering from superannuation, which, if once relieved, would never occur again, for the conditions which caused persons of every phase of character and profession to seek employment, to provide for themselves and families at the close of the Civil War will never exist again. It has been argued by some persons favouring the contributory plan that after serving 10 years, the official would have accumulated a sum sufficient to enable him to leave the service of the Government and enter into a mercantile business or upon a pröfessional career. That is what is to be avoided, as the Government does not desire to be deprived of the experience of its officers at a time when they have acquired information that
would make them valuable servitors. Reorganize the classes and the grades of the officials. Have the cause advocated by eminent counsel and we can depend upon it that the Congressional bodies will formulate a bill that will be advantageous to the Government's interests, and also to the interests of the officials.

In the "Office Window", of the "Daily Chronicle" there appears the story of an assistant clerk who thought himself overworked and underpaid and resigned in consequence. "His letter of resignation was curt and strictly official in form and tone -but there was a sharp sting in the tail end. The sting expressed itself as follows: 'I have accepted the more lucrative appointment of dustman under the Hammersmith Borough Council.' '"

"PRAISE."
We sing paeans of praise to the fellow
Who is brave enough to die;
Who 'midst the shrapnel and the shell
Rushes the foe with war-like yell,
Entering straight the mouth of hell
With never a blinking eye.
But what of the other fellow
Who is brave enough to live?
Who fights in the busy marts of trade,
Who fights for existence unafraid-
What praise have we to give?
I sing of the noble fellow
Who shoulders his load each day;
Who triumphs over adversity,
Hardship, peril and poverty,
And struggles on to prosperity
Humming his cheery lay.
For this is the type of fellow
Whom history passes by;
Tho he keeps the commerce of earth afloat,
Whilst "heroes" tear at each other's throat,
And over the bloody carnage gloat,
As they watch their brother die.
So, let us honour the fellow
Who fights the battle of life;
For he is the man who feels the sting,
He is the Hero, he the King,
He is the man who's praise should ring
Throughout this world of strife.
Low-Rate.

## The $\mathbb{R o l l}$ of 1 bonour.

## - Men of the Public Service of Canada who are "Doing Their Bit."

## TWENTY-EIGHTH LIST.

Lieut. J. A. Norris, Post Office, Vancouver, 11th C.M.R.
G. E. Bothwell, Forestry Branch, Interior, Edmonton, 51st Battalion, C.E.F.
W. A. Delahey, Forestry Branch, Interior, Edmonton, 49th Battalion, C.E.F.
P. G. Leman, Forestry Branch, Interior, Bow River, 12th C.M.R.
W. Lyndon, Forestry Branch, Interior, Crow's Nest, 13th C.M.R.

Capt. R. H. Palmer, Forestry Branch, Interior, Edmonton, 49 th Battalion, C.E.F.
W. J. Rennie, Trade and Commerce, Fort William, 96th Regiment.
W. Davidson, Trade and Commerce, Fort William, 96th Regiment.
W. Whitehurst, Trade and Commerce, Fort William, 96 th Regiment.
J. R. Morrison, Trade and Commerce, Winnipeg, 79th Cameron Highlanders.
J. McMurdo, Trade and Commerce, Winnipeg, 79th Cameron Highlanders.
J. W. Harvey, Trade and Commerce, Transcona, 79th Cameron Highlanders.

## Postal Corps.

Lieut. E. A. Hartling, Railway Mail Clerk, Halifax.
H. Lácroix, Post Office, Prince Albert.

Corp. G. A. Malcolm, Post Office, Calgary.
A. V. Saunders, Post Office, Charlottetown.
A. F. Goffin, Railway Mail Clerk, Vancouver.
E. R. Ingraham, Post Office, St. John, N.B.

Corp. B. G. Heans, Railway Mail Clerk, St. John, N.B.
Corp. W. McClellan, Railway Mail Clerk, Vancouver.
J. Benoit, Post Office, Montreal.
R. C. Pettigrew, Post Office, Hamilton.

Corp. T. Matthews, Post Office, Toronto.
L. J. Power, Post Office, Halifax.
J. B. Walker, Post Office Inspector's Office, Toronto.
A. C. Blake, Post Office, Hamilton.
H. Maurault, Post Office, Montreal.
M. Greer, Post Office, Port Arthur.
T. J. Kneebone, Railway Mail Clerk, Winnipeg.

## Base Post Office, Salisbury Pláin.

Wm. Mackin, Post Office, St. John, N.B.
J. F. Verville, Post Office, Montreal.
H. R. Heaton, Post Office, New Westminster.
A. R. MacKenzie, Post Office, Edmonton.
J. S. Green, Railway Mail Clerk, Halifax.
P. G. Martin, Post Office, Winnipeg.

## Base Post Office, Boulogne.

H. N. Dowsley, Post Office, Ottawa.
C. M. Thibadeau, Railway Mail Clerk, Halifax.
H. L. Pickard, Post Office, Charlottetown.
H. Ste. Marie, Letter Carrier, Montreal.
C. Robertson, Letter Carrier, Sherbrooke.
W. E. McLellan, Railway Mail Clerk, St. John, N.B.
K. Kerr, Post Office, St. John, N.B.
F. A. Warner, Post Office, Halifax.
W. W. Phelan, Post Office, Hamilton.
J. L. Gueguen, Post Office, Ottawa.

# THE CIVILIAN 

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## Ottawa, Sept. 3, 1915.

## THE NATIONAL DUTY.

"For those who have fallen we shall not cease to mourn, for the cause to which they consecrated their lives we shall not cease to strive until it triumphs; we are supremely confident it will assuredly triumph, and for that great purpose we are inspired by unflinching determination to do our part.',

- Sir Robert L. Borden,London,Eng.

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## ABOUT OURSELVES.

Readers of The Civilian will note in the first editorial column of this number a departure from the ordinary inset quotation that has charracterized it for some time. Before adopting this change considerable study was given towards its probable reception.

The quotation from Sir Robert Borden's Halifax platform has served as a reminder to the Premier and his colleagues the need of Civil Service Reform, and has also been significant of the desire of the members of the Civil Service of Canada to have the promises therein implemented.

In making the change we desire our readers everywhere to understand that The Civilian is in no sense relinquishing its long and patient campaign for better things for civil servants.

The outstanding fact in Canada today is "we are at war." Therefore it behooves all of us to unite in one purpose. This purpose is ably expressed by the greatest thinkers of the entente cordiale and the very essence of their remarks will from time to time be given this display.

Other columns of The Civilian have for the past year been filled with reports of the doings of the men and women of the Service. Patriotic Fund, Red Cross, Belgian Relief, Machine Gun, Field Kitchen, Motor 'Ambulance, all of these calls have been nobly responded to and will continue to receive support, as will the fund to supplement the Government's grant to disabled soldiers. The Roll of Honour, with over eleven hundred names to date, is eloquent of the willingness of many to make the supreme sacrifice on the altar of "My Country."

Having all of this in mind, we are therefore laying aside for a little the familiar plank, awaiting the time when having assisted in some mea-
sure in subduing the aspirations of the war-mad monomaniac of Germany, it will be opportune to take up arms in favor of the merit system in its fight against the curse of our own citizenship, the patronage evil.

## THRIFT.

Up to a couple of years ago there was a strenuous time for the civil servant who was blessed with a love of sociability. His friends in other walks of life were nearly all more prosperous than he, and, as folks will do, they spent their money freely in proportion to the ease with which they made it. This meant that if he was to stay in the circle and keep his friends about him the civil servant had to match their spending.
True, we call it "extravagance" now and feel sure that we are much wiser than in those days. As a matter of fact, we have not changed a bit; but so many of our outside friends have been compelled by circumstancespublic opinion being one - to curtail their expenditure that we find it comparatively easy to keep the money which formerly was sacrificed on the altar of friendship. There are fewer parties of one kind and another than there were, less going about, less elaborateness in all social forms and functions.

It was a form of temptation most insidious. With all the harm in it there was a great deal of good. Let the moralists and the misers say what they will aboat living within one's income, it is a good thing-one of the best things in life to keep one's friends and to swell with unjarring note the chorus of sociability. But, with all the good in it, the thing could not go on indefinitely. Even the ablest of men cannot find more than a dollar's worth of money in a dollar.

We can keep in line with our friends in these days at much less ex-
pense than before. If debts have been incurred in our well-meant sociability of other days, this is the time to get them paid. Besides, whereas the keynote of the social song of other days was struck by those more prosperous than we, the key-note to-day is mainly of our own choosing. The civil servant can set an example of economy and thrift suitable to his income, and The Civilian ventures to believe that he is not wise if he fails to do it.

In Great Britain the command has gone out on the very highest auth-ority-Economy! The Prime Minister of Great Britain and his colleague who was formerly leader of the Opposition joined to launch a great campaign of saving as necessary to success in the war. Extravagance is denounced by many leaders as being almost treason.

The fashion thus set will be followed in Canada. And it will persist after the war, for the war will be paid for years, decades, possibly centuries, after peace has been established.

For men in business, when times are propitious, enterprise, daring, even plain, everyday bluffing may be the means of success. But for civil servants no such thing is possible. For us the one rule in good times or in bad, with large salary or with small, is to economize, to exercise that virtue of thrift which Samuel Johnson has declared to be the parent of personal liberty and which Burns has extolled as assuring us "the glorious privilege of being independent."

## BUTTONED-UP PEOPLE.

In July, 1914, a war crazed Prussian said "Germany must have her place in the sun." "I shall rock the world" and straightway plunged more than half of humanity into the greatest struggle the world has seen. We had through this journal been conducting a campaign against the enemies that beset the Service, making
gains here and there, losing trenches occasionally when old General Patronage led the forces against us, but on the whole our advances under Field Marshal Merit were quite encouraging.

The world embracing struggle taking place in mid-Europe changed all this and we started out on another mission, one of gathering in a much needed harvest of men and means.

Pilgrim-like, we fared forth into the highway and accosted a passerby. "What do you want?" said he. "We want you who have long been known in the community as a keen organiser to assist in raising a great Patriotic Fund." "Oh, I am afraid that such an effort will not be successful; better not try." Then we saw that his coat was tightly buttoned up over his generosity and he wore on his cap visor caution. To another we said, "Sir, the needs of the people of ravaged Belgium are great, will you not give of your bountiful harvests that they over there may not perish?" Buttoning up his comfortable coat he hastened on with the remark, "Oh, I must hang on to what I have, prices are going up." Lo! he was Contractor Opportunity.

Drawing up to the curb came a prosperous looking gentleman and. we accosted him, respectfully calling his attention to the need of munition and arms, and soliciting his aid. Did he unbutton? Not so. His indignation could hardly be controlled as he fairly shouted, "It is the Government's business to provide all machinery of war. As for me, I am selling such goods." Behold! he was Big Business of Middleman Grafter \& Company.

Another came along; young, rugged and alert. "At last," we said, "we have one who will give of his substance and go out to do his bit as well," "and received the crushing reply, "Do not bother me ; can't you see I am going to the game?'" God help
him; he was; but branded across his shrinking shoulders was "slacker."

Oh ye Buttoned up People, defilers of the Temple of Nationality, hoarders of the abundance that British Ideals of Government have made it possible for you to accumulate; slackers, shirkers, grafters, and all your accursed, abominable ilk, away with you into outer darkness. There shall be wailing and gnashing of teeth.

## DISABLEMENT FUND FOR WOUNDED SOLDIERS.

Herein lies an opportunity, whose greatness is not exceeded by any appeal that has ever been made in this country.

The Civilian believes that it lies within the province of the Militia Department of the Federal Government to supply all the needs of the Canadian expeditionary forces for all equipments, including machine guns, field kitchens, ambulances, and that the combined official wisdom at headquarters is not in need of either advice or contributions from outside points, notwithstanding the fact that scores of municipalities, organizations and private individuals have in past few weeks raised some two and a half millions of dollars for purchase of above mentioned articles. The very best obtainable information is to the effect, practically, that such energies might have very profitably been directed towards the absolutely certain need of making provision for those men who have gone across, done their bit, are returning, and will return in great numbers disabled and broken in health with a whole future life's problem confronting them.

It is true that the Government gives some immediate aid and provides a pension that is liberal compared with grants of European powers; but how far will five dollars per week go towards settling life's monetary problems?

Hence the need of some supplementary aid, and the opportunity is as lofty as ambition, as wide as sympathy and as deep as love."

Appeals for such a fund are sure to come because the problem is sure to face us, and it does appear as if the various organizations of the Civil Service of Canada would make excellent machinery for the estāblishing of a nucleus to this noble work. Beyond doubt such effort would stand as a lasting monument to the Service.

We invite suggestions from readers everywhere.

## CO-OPERATIVE NOTES.

The following article from The Outlook will be suggestive to members of the Civil Service Club and Civil Service Co-operative Association. It will be noted that Ottawa civil servants have acted on the British precedent of going into business for themselves, while those at Washington utilize the competitive system. The chief point, however, is that the idea of co-operation is being fostered. The article is entitled "The Home Club," and is as follows:
"More than a year ago the Hon. Franklin Lane, Secretary of the Interior, made a speaking trip through the West for the purpose of encouraging the farmers in the districts he visited. At that time many of the farmers were disconsolate. They had not been entirely successful in disposing of all their produce at what they considered a fair price, and they felt that the rate of interest which they were obliged to pay to banks for loans to move their crops was excessive. Secretary Lane told them that the remedy for these troubles was cooperation - co-operation with each other and with the Federal Government.
"When he returned to Washington, the conviction struck Mr. Lane that
he was not practicing what he had preached. Co-operation was needed in his own Department, the Department of the Interior. Then the Home Club was born.
"To-day the Home Club has more than sixteen hundred members among the employees of the Interior Department, each member paying dues of fifty cents a month. But as the founder and members of this organization put the accent on the first part of its name, it was necessary for the Home Club to have a home. The old Ludlow Mansion, at 14 Jackson Place, Washington, D.C., was secured, and the imposing building which at various times has been the residence of many distinguished Americans was made over into a club-house-with parlors, kitchen, card-rooms, musicrooms, and with tennis-courts outside. When the wife of a member of the Club wishes to give a tea to her friends, she has only to make a reservation in advance with the manager of the Club to get a room or rooms free of charge. Musicals, dancing classes, and classes in languages, mathematics, and science are other advantages which the Club offers its members. The Club is meant to be used, and its home atmosphere is its soul.
"Pursuing the idea of co-operation further, the members of the Club have gone in for co-operative buying, and by an arrangement with the merchants of Washington are enabled to get practically all the articles that an American household normally needs, from coal to apples, at discounts ranging from five to thirty per cent.
"The interests fostered by this club extend beyond the portals of the clubhouse and beyond the Interior Department. The members are made to feel their importance as cogs in the great machine that does the country's business. They learn a broad unselfish patriotism."

## CO-OPERATIVE PROTECTION

Co-operation - the word at once suggests to the average man, a store and he says, "A splendid place to do your buying in," or "Oh, I cannot see much in it for me." In the former remark an evidence of thrift and also a desire to pass the benefits along is shown; in the latter there is a hint of petulance, generally due to ignorance of the conditions, and the accent on the "me" says all too plainly that the speaker is most interested in his own personal problems and does not intend doing anything that by making it a social or community affair, will have a tendency to better the condition of all.

There are many commodities that are not put up in bolts or packages and displayed on store shelves. One of these the selling of which has in the past century developed into one of the greatest of businesses, is Insurance or Protection.

A man buys food to-day, because his stomach tells him that he is hungry, but he is always "going to" put on insurance and unless the urgent need of this valuable asset is forced home upon him, he puts off the day until it is too late and he is uninsurable. The man who makes no provision for his own family, leaves them a legacy of destitution, bequeathes them misery, wills them suffering, want, labour and anxiety.

There are many kinds of insurance, and probably that giving the greatest protection for the smallest outlay is a combination accident and sickness policy. All insurance premiums are based on a law of averages and charges are made to cover the average risk incurred by men of certain defined occupations. Insurance companies are agreed that if each writes but a small number of employees of any one kind of employment, that it thereby incurs the risk of having a bad experience with this particular class. On the other hand, if any one
company could be assured of a majority support of any class of individuals, such company would be in a position to quote premium rates that would defy competition, and what is of more importance, could give a more satisfactory covering to the class of policy holders concerned.
Right here comes the proof of the advantages of co-operation. To give a detailed history of the seven months campaign and all the work and study involved is neither necessary for this article nor of interest to the average reader. The results are.

The men of the Railway Mail Service of Canada hạve thought for years that the premiums charged them for accident and sickness insurance were higher than their disability experience warranted; but because no concerted effort had been made, no redress had been obtained. This grievance, and it was a real one, was brought to a focus at the convention of the Civil Service Federation, held in Ottawa, January, 1915. Since then a real effort has been made to better conditions. This effort culminated within the past few days in a report which has been placed in the hands of every railway mail clerk in Canada, the gist of which is contained in the offer of one company, equivalent to this: "If the railway mail clerks of Canada will co-operate to the extent of TWENTY per cent this company is ready and willing to reduce the cost of the protection which its policies afford to the extent of FIFTY per cent." It is now up to the Service to see HOW WE GET TOGETHER.

TO RENT. - In apartment on Sandy Hill, occupied by one lady, one room with housekeeping privileges. Apply "Apartment," c/o Dorothy Day, P.O. Box 484, Ottawa.

When a lobster is about to shed its shell the latter splits down the back and drops off in two equal parts. Then the tail slips out of the shell like a finger out of a glove.

## THE FEDERATION'S TEN COMMANDIMENTS.

## For All Members.

(1) Pay your dues and Civitian subscriptions regularly, remembering that your contract begins, not ends, with the payment.
(2) Do not get into arrears. If yout do so, acknowledge reminders, act honourably, thereby delighting your own Federation's officers with advance payments. Lend not your Civilian; readers should be subscribers, not spongers.
(3) Be loyal to your Association and the Federation and their officers. It is an evil bird that fouls its own nest.
(4) Lose no opportunity of boosting your organization and adding to its membership. He who is not for you is against you, even though he bewails his hardships and hopes for your success.
(5) Play no lone hands. See that every movement affecting your Service conditions has the approval of your Association officers.
(6) Remember you do not PAY your elected representatives on committees to work for you in their spare time, so lend a helping hand; promote, do not clog the wheels.
(7) Keep the editors informed as to changes of address or non-receipt of Civilian. They cannot know every little detail without being told.
(8) Keep your officials informed of the facts pertaining to rulings, favourable or otherwise, affecting your branch of the Service. Your official mouthpiece cannot carry on a campaign for advancement on surmises or "hot air."
(9) Be faithful in the performance of your duties. Interest and pride in your work becomes the enthusiastic Federationist.
(10) Make the Federation a part of yourself, talk about it, boost it everywhere, and so make it a real
power for good throughout the whole Dominion.

Keep these Commandments at hand. Then some day if things do not seem to be going just right in your Association read them over again. YOU may get the point.

## OUR DEAD AND WOUNDED.

## PRIVATE J. W. McCLEAN.

Another Western customs man is numbered among those who will never come home from the war. J. W. McClean, a preventive officer of the Port of Medicine Hat, who went to the front with the 10th Battalion, C.E.F., died in hospital on May 1st, of wounds received in action. Official information of his death has just been received.

## PRIVATE EDWARD HART.

Private Edward Hart, a railway mail clerk of the British Columbia district, who crossed the sea with the First Division of Canadian troops, was wounded in the great action at St. Julien (Langemarck). He is thirty-one years old and has been in the mail service for five years.

## PRIVATE SYDNEY C. BATE.

Private Sydney Charles Bate is another British Columbia railway post office man who went over with the first Canadians and was wounded in April. He is twenty-four years old and was three years in the service.

## PRIVATE NORMAN R. MILLAR.

Private Norman Royan Millar, a British reservist, was manning a mail car in British Columbia last year when the war broke out and he was called to the colours. News is now received that he has been wounded and incapacitated for further military service. He is thirty-one years old and entered the postal service in 1913.

## NORTH BAY RAILWAY MAIL CLERKS ORGANIZE.

At a meeting of the Railway Mail Clerks of the North Bay District held at North Bay on Monday, the 16 th day of August, 1915, a branch of the Railway Mail Clerks' Association was formed with the following officers:
A. Goulet, President; J. P. Allen, Vice-President; W. H. Brownell, Treasurer ; W. J. Dodd, Secretary; A. C. Pariseau, Representative.

Members of the Executive Committee: M. P. Garrison, W. J. Robinson, A. G. Guerard.

Among other matters coming before the meeting for consideration was the proposed organization of a Railway Mail Clerks' Benevolent Association, and after this matter was discussed at some length and from various points of view, the following resolution was unanimously adopted by the meeting:
"Moved by Mr. Robinson and seconded by Mr. Brownell, that this meeting approves of, and will support the organization of the Benevolent Association which has been proposed by the Montreal Railway Mail Clerks' Association, as outlined in circular from Secretary J. Beausoleil, dated July 13th, 1915, and that a copy of this resolution be forwarded to each division in the Dominion."

I have pleasure in forwarding you a copy of the resolution passed, as a result of our deliberation on the proposal of the Montreal Railway Mail Clerks' Association to organize a Benevolent Association, and we trust that our action may coincide with that to be taken by the clerks in your district, as the organization and success of such a movement among the members of the staff of the Railway Mail Service would appear to be necessary and advantageous at the present time.

Yours truly,

> W. J. DODD, Secretary.

Minutes of meeting of Railway Mail Clerks, held at North Bay, Monday, Aug. 16th, 1915 :

Moved by Mr. Brownell, seconded by Mr. Allen, that necessary steps be taken to form a Branch of the Railway Mail Clerks' Association for the North Bay District.-Carried.

Moved by Mr. Brownell, seconded by Mr. Harrison, that the Constitution and By-laws of the Manitoba Railway Mail Clerks' Association be adopted by this meeting, subject to revision by a committee to be appointed at a later meeting.-Carried.

Moved by Mr. Brownell, seconded by Mr. Allen, that Mr. A. Goulet be elected President of the proposed Association of the Railway Mail Clerks for the North Bay District.-Carried.

Moved by Mr. Brownell, seconded by Mr. Gregoire, that Mr. Allen be elected as Vice-President.-Carried.

Moved by Mr. Atkinson, seconded by Mr. Lamarre, that Mr. Brownell be elected Treasurer.-Carried.

Moved by Mr. Garrison, seconded by Mr. Harrison, that Mr. Dodd be elected Secretary.-Carried.

Moved by Mr. Brownell, seconded by Mr. Allen, that Mr. Pariseau be elected as the Federation Representative of the Association.-Carried.

Moved by Mr. Brownell, seconded by Mr. Lemarre, that Messrs. Garrison, Robinson and Guerard be elected members of the Executive of this As-sociation.-Carried.

Moved by Mr. Garrison, seconded by Mr. Harrison, that a Committee be appointed to look into the By-laws of the Manitoba Railway Mail Clerks' Association, to revise, if necessary, and that Messrs. Goulet, Allen and Brownell be appointed members of the Committee, and submit their report at the next meeting.-Carried.

Moved by Mr. Robinson, seconded by Mr. Brownell, that this meeting approves of, and will support the organization of the Benevolent Association which has been proposed by the Montreal Railway Mail Clerks' Asso-

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## THE OTTAWA OPTICAL PARLORS

[^1]ciation, as outlined in the Circular from the Secretary, J. Beausoleil, dated July 13th, 1915, and that a copy of this resolution be forwarded to each Division in the Dominion.Carried unanimously.

Moved by Mr. Allen, seconded by Mr. Atkinson, that this meeting be now adjourned, to meet at the call of the President, within the next two weeks.-Carried.

> W. J. DODD,
> Secretary.

## HALIFAX CUSTOMS NOTES.

The following interesting letter has been received from Mr. S. Colquhoun, Examining Officer of Halifax:

Since the call has gone forth for more men to go to the front, it is pleasing to know that the boys at Halifax are doing their share. Among those who have come forward are Lieut. B. F. Davidson, who is attached to the 40th Battalion; also Bandmaster Thomas Mansley, formerly of the 63rd Rifles, who takes up duty as bandmaster of the 40th Battalion. The staff at Halifax presented Lieut. Davidson with a beautiful wrist watch, and Bandmaster Mansley received a purse of gold. Each of the boys was agreeably surprised when he received these tokens of affection, and very suitably replied.

Our genial Collector, A. S. Mitchell, who made the presentations, expressed his great pleasure at being called upon to perform such a pleasant duty, and called upon all present to at once step forward and follow the noble example of those two members of the Halifax staff.

We congratulate John M. Baxter on his appointment as correspondent from this Association. A better selection could not have been made, as he has had much experience as a newspaper man. Our sympathy goes out


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## OUR MEN'S TAILORING SECTION.

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Adelaide 2380.
to him and other members of the family through the serious illness of his eldest son, whom we all trust will soon get well.

The staff at Halifax is looking forward with much interest to the forthcoming annual meeting of the Maritime Provinces Customs Officers' Association when it is expected some important changes will be made, making that organization more effective in its workings.

We tender our congratulations to Robert Carleton and Henry Trider, who have been awarded the King's Medal of Merit for long and faithful service in the Customs Department. That they may be long spared to enjoy this honour is our best wish.

We are glad to be able to say that our former Surveyor, Wm. A. Garrison, is much improved in health, his many friends being glad to see him around again.

This Association is always deeply interested in the doings of the Civil Servic Feederation, and hope that its many efforts put forth for the betterment of the staff will be doubly blest.

## Correspondence.

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

> Letter Carrier, Post Office, Vancouver, B.C., August 20th, 1915.

## Editors of The Civilian:

Dear Sirs,-Some few weeks ago a movement was on foot in the Vancouver Post Office to raise two machine guns, and a tentative list of 21 carriers and two clerks signified their intention of being attested for the said teams. This certainly was a splendid rally, but, alas, it has ended any way but satisfactorily. The idea of having a bunch of men kept together would undoubtedly be beneficial to all concerned, knowing each other, and, naturally, they would fall into line much quicker as a bunch, with the assurance that their years of comradeship would still be maintained in the hour of peril, should the occasion present itself. This hope has been all dashed to pieces by the local military officials, who would not guarantee their entirety as a unit with any of the battalions now recruiting locally. This has resulted in deterring some of these men from further entertaining the idea of enlistment.

Now, Messrs. Editors, it appears to me, rightly or wrongly, that our local military officials are putting a damper on such coteries of men from responding to their "country's call"; for example, a man thinks he will enlist, but hesitates; he weighs up the situation and says, "I think I will sign up, but I don't like the idea of going with all and sundry, not knowing their habits, or from what en-
vironment they may have sprung.", On the other hand, Tom, Dick and Harry put their heads together and say, "Come on, boys, let's enlist together," and before they have done, their other pals join in with them, confident in their comradeship and that they will all be together and help each other to the utmost.

How different the situation appears to me now, when, as reported in your issue of August 6th, it is noted that Hamilton volunteered ten men to man a gun; Brantford, as also Winnipeg, did likewise. Will Brantford, Hamilton and Winnipeg be treated like our Vancouver men? I sincerely hope that better counsel will prevail.

This much I might say, Messrs. Editors, that the battalions now being raised are, for the most part, untrained men, and if a bunch of chums offer themselves as a body, they are by no means less capable of filling the bill than the individual volunteers, who have to be trained with a bunch they do not know, just as well as the bunch who know each other.

If our country is so earnest in its sincerity to help the Mother Country, then, I pray, that this condition cease without a moment's delay, and they will have a better class of men, when their company with each other is assured.

> "God Save the King!"
> Yours truly, ROBERT WIGHT.
P.S.-It is a well known fact that Lord Kitchener himself encouraged enlistment of cricket clubs, soccer teams, college classes and all kinds of organizations as units.

## GONE WITH THE "PATS."

A Regina correspondent writes: "John Wilson, of the Regina Customs staff, left on August 13th to serve with the 'Princess Patricia's.' 'Jack' was a popular boy with the staff who presented him with a wrist watch in token of esteem."

## CIVIL SERVANTS WILL GIVE CUSTOMS OFFICERS WILL CONGUN.

Ontario's civil servants, resident in Toronto, will give a machine gun to help the British and Allies' cause. They will probably man it, too, from the men who contribute to its cost. An enthusiastic meeting of the provincial employes in the main corridor of the Parliament Buildings heard Acting Premier Lucas state that if the gun was manned by men from the Buildings the Government would allow them full pay and keep their positions open for them.

## GIFT FROIM DOIMINION POLICE.

The Dominion Police of Canada, some 300 strong, have contributed one per cent per month of their salary for five months from August to December. The proceeds will amount to about $\$ 1,350$ and will be devoted to the purchase of a machine gun for the 77th Battalion. The balance will be given to the Tobacco Fund or will be used for the benefit of the prisoners of war.

This fine contribution is especially praiseworthy as the men of the Dominion Police are not paid large salaries and the deduction in many cases will no doubt be a sacrifice.

## WINNIPEG MEN WILL MAN THEIR GUN.

The machine gun donated by the Winnipeg Railway Mail Clerks will be manned by the following members of the Service: A. B. Book, F. W. Byers, H. J. Currie, C. W. Grant, A. H. Hammill, A. G. Macdonald, W. R. Morden and J. T. Smith. They expect to be en route to the seat of war when this appears in print. The gun section is identified with the 90th Winnipeg Rifles, in which Ivan Smith is also serving.

The Customs officers at Niagara Falls port held a well attended meeting to consider special action toward contributions to the Patriotic Fund. It was decided to contribute from now to the end of the war $21 / 2$ per cent of their salaries. This will amount to about $\$ 150$ a month. Half will go to the Red Cross Society and half to the local Patriotic Fund. This contribution is above and in addition to any contributions made by the various officers as individuals.

## MOOSE JAW MEN WILL GIVE FIELD KITCHEN.

The Department of Railway Mail Service announces the contribution of a field kitchen to the Canadian army by the staff of the Railway Mail Service of the Moose Jaw district. In addition to this contribution the contributors have been and will continue to contribute one and a half per cent. of their salaries to the Patriotic Fund.

## POST OFFICE EMPLOYEE WHO HAS ENLISTED.

Wm. M. Neill, born 1891, at Paisley, Scotland, who goes with Glen Campbell's company, has for the last four years been employed in the Winnipeg Post Office as sorting clerk. He is well known in post office athletic circles.

## BOOK-NEVILLE.

Archibald Blair Book, of Winnipeg, in the Government Mail Service, was united in matrimony yesterday afternoon to Miss Gertrude Alena Neville, a high school teacher of Woburn, Mass. The ceremony took place at the home of Rev. F. J. Arthur,

768 Victor street, who performed the ceremony. Mr. Book, who recently joined the overseas draft of the 90th, leaves for the front Tuesday. The bride will return to her home in Massachusetts.

## POSTAL STATION "D" LOSING ITS "KING."

Sadness is the prevailing sentiment in the throne room at postal station "D." "The King" is about to depart from our midst. But let us hasten to introduce His Majesty! In real life he is J. Wright. residing at suite A, Ashford block, Balmoral street. He has been attached to the city postal staff as letter carrier for a period of about $41 / 2$ years. Amongst his associates he is affectionately termed "The King," such title being his by right, for he has lately presided over the destinies of the Federated Association of Letter Carriers, branch No. 7, in a very able and courteous manner. This position Mr. Wright has resigned on the occasion of his answering the "call to arms." Mr. Wright has also been noble grand master of Fort Rouge I.O.O.F.; also recording secretary of Beaver L.O.L. 2597. He is also an ex-member of Street Railwaymen's union No. 99. It is whispered that the "call to arms" has ever proved irresistible to "Jimmie." In joining Glen Campbell's scouts for the defence of "empire, home and beauty," he is but indulging in a more strenuous expression of his feelings, which have ever been those of protector to the weak.

In every branch of sport "Jimmie", has managed to "get there"; and as the dashing centre forward of this year's station D football club, one saw him at the zenith of his sporting career.

Mr. Wright has earned an enviable reputation by his ability and attention to business. He avers that when he arrives at the firing line he will
still "deliver the goods." His many friends and fellow workers unite in wishing him the very best of luck; and although the jewelled sceptre of rule has oft been a rod of iron in his authoritative hand, we sincerely trust he will soon return, enthroned in our affections as he always will be. Mr. Wright leaves on Monday for Camp Sewell.

## NOTES FROM VANCOUVER POSTAL CLERKS' ASSN.

Mr. F. G. Allen, President of the Vancouver Branch of the Postal Clerks' Association of the Dominion of Canada, has presented to the Branch an enlarged portrait, suitably framed, of the late Frank E. Carr, one of the Vancouver staff, who was killed in action on April 26. The picture, which was taken on Salisbury Plain, shows Mr. Carr in field service uniform, and it has been hung in the office alongside the Branch's Roll of Honour.

The good work of the Civil Service Federation is coming into its own at last. The question of affiliation, which was referred back to the Branches by the Convention, was voted on last week. The result was a 2 to 1 vote in favour of affiliation. This is a direct answer to those who criticized the holding of a Convention this year. Such a result would have been impossible a year ago.

Under the new scheme of setting aside several pages of The Civilian for the Postal Clerks' Association, a canvass was made recently and the number of promised subscribers far exceeded expectations.

The staff (clerks and carriers) have subscribed $\$ 1,000$ towards the purchase of machine guns for the Canadian Expeditionary Forces.

The committee of the Vancouver Branch, P.C.A.D.C., have inaugu-
rated a scheme whereby those members who have gone to the front will receive letters regularly from their colleagues at home. A sheet has been exhibited in the office containing the names of all men on active service. Any member wishing to write sikns his name opposite that of the man he is going to correspond with. Columns are ruled for different months and at regular intervals the committee check up the list and letters are forwarded to those against whose namès blank spaces appear. Newspapers are forwarded every week and parcels of such articles as would be of service to the boys at regular intervals.

## WINNIPEG LETTER CARRIERS.

The war has seriously affected the Winnipeg Letter Carriers' Association. Several times its boards of officers has been upset by one or other of the officials leaving for the front, for the Letter Carriers are patriotic to the backbone Recently J. V. Johnson, secretary, enlisted and a new election was necessary. Then James Wright enlisted with Major Glen Campbell's company and another election was needed, as he was president. This is the latest list of officers:

President-Joseph C. Pierce.
Vice-president-R. H. Charrison.
Warden-Gordon Cumming.
Secretary-J. A. Elrick.
In addition to those who have already left, Messrs. Cessford, Williams, Flaherty, Latham and several others are leaving.

## STRATEGY.

First Urchin: "Say, Chimmie, wot's dis stratergy t'ing dey talk about?",

Second Urehin: "Well, it's like dis: Supposin' yer run out of ammunition an' yer don't want de enemy ter know it, den it's stratergy ter keep on firin'."

## LIFE INSURANCE.

Comparatively few civil servants take advantage of the Government insurance to which alone they are eligible. What is the reason? The fact that the monthly policy rate may be retained by the Government from the monthly pay-cheque, makes it very convenient for civil servants and absolutely secures prompt payments, and no lapses as might otherwise take place. There is therefore no danger of omitting the paying of the policy. This phase of the question is alone worthy of consideration. The reason, in the writer's. opinion, why so few civil servants take out a Government policy is that the rates are too high. The Government rates are as high, if not higher, than the rates of most of the standard fraternal societies, as the Foresters, C. O. F., C. M. B. A., etc. The writer has a policy in one of those fraternal societies which, aside from overhead charges, is cheaper than the Government insurance. Then, again, by paying a few cents more a month, I have the privilege of receiving $\$ 5$ a week sick benefit, and both included is, for me, only 25 c. a month dearer than the Government straight life insurance. The rates, I believe, are calculated in accordance with the H. M. Mortality Table of the Institute of Actuaries of Great Britain, and are quite correct as far as general insurance goes. In this insurance business the Government figures not to lose a cent on any policy-holder. While this is good business, we think the Government might share a part of the responsibility themselves, and even pay a part of this Government insurance for their own employees.

## Limited Payment.

The life-payable policy should be eliminated. If a man lives to be so old that he cannot work, or if he becomes incapacitated, it may be very
difficult for him to keep up his insurance. The 10,15 or 20 year plan is therefore the only one worthy of consideration. A young man entering the service can very well take out a 20-year policy, while an older man might not. A young man in the service, 25 years of age, can take out a 20 -year policy for $\$ 1.26$ a month on $\$ 1,000$. This bagatelle taken out of his monthly pay-cheque he would scarcely miss, and at the end of 20 years he would have a fully paid up policy, payable to his wife and children, or become part of his estate, if unmarried at death. As the young man, at the end of 20 years, would be but 45 years of age, there is no reason why he should not have the privilege of taking out a 30-year policy when the monthly payment would be considerably less.

An amendment that should be made to the act is that a man having a fully paid up policy (10, 15 or 20-year), becoming incapacitated, should be able to draw upon the policy. He might need it badly. Again, if a man having a policy partially paid up, becomes incapacitated, he should not be expected to continue paying up the policy. As a matter of fact he couldn't. What then? He could only surrender his insurance contract provided it had been in force two years. What then becomes of wife and family?

## Get Money Back.

A good many civil servants hesitate about getting out an insurance policy believing that their stay in the Government service is but temporary. I believe there are few men, and all women, entering the service but imagine it is but a temporary respite until something better turns up. Scarcely anybody except "brokendowns" and "has-beens" enter the service with the intention of making it a life-work. Civil servants, as a rule, are on the qui vive always for something better to turn up. Usually, however, the better job fails to
materialize and he hangs on. It is this sense of only temporary service, then, which keeps very many from taking out a Government policy. If one is fairly certain he will remain in the service ten years he risks nothing in taking out a 10-year policy. In fact there is no risk of posing his money at any time, for the rules stipulate that if the policy "has been in force two years, two annual payments having bee npaid thereon, a cash surrender value will be paid thereon, and at the rate of interest of 6 per cent," etc. If, however, the policy-holder left the service within two years, he would lose what money he paid in. As already said, the advantage of the Government paying the policy for you by deduction from your pay-cheque, and as the policy is about as cheap as any, and as the security is the very best, there is no valid reason why everybody in the permanent force should not enjoy the advantages of Government insurance.

Take a man of 30 , for $\$ 1,000$ at death, there would be deducted from his pay-cheque: a 10 -year policy, $\$ 2.21$; a 15 -year policy, $\$ 1.70$; a 20 year policy, $\$ 1.47$, and a life policy, \$1.17-not a very expensive provision for one's dear ones.

> J. A. MACDONALD,
> Dept. Interior.

The facts are that civil servants do appreciate C. S. insurance once it is brought to their attention, as is shown by the fact that during the last two years more policies have been issued than in all the previous years since 1896. This is due to the campaign of the Federation and the C. S. Association. Also when the C. S. Insurance Act was passed civil servants were generally adequately insured elsewhere, so that the scheme had really to wait for a clienteleIns. Ed.

It's useless to be good unless you're good for something.

## Personals.

The following list includes changes in the personnel of the Service during the month of July, 1915, as far as obtainable. Division (Div.) refers to Inside Service only:

## Appointments.

Com. Conservation.-Miss P. K. Joyce, Div. 3B.

Customs.-C. J. Stein, Prev. Off., Winnipeg.

Finance.-John E. Wilson, Asst. Receiver General, St. John.

High Commissioner's Office. - Edw. Churchouse, to Div. 2A.; P. M. Dearle, to Div. 2A.

Interior.-Edgar Mitchell, Land Patents, Inside (War Appn.) ; Thos. Clifford, Mining Lands, Inside; C. H. Orr, Regis. Bch., Inside (War Appn.); Miss A. C. MacCormac, Div. 3B; H. C. Dempster, H. Leach, G. K. Gainsford, A. L. MeNaughton, H. Mason, Water Power Bch., Inside, War Appropriation.

Indian Affairs.-Miss B. Owens (War Appn.); C. A. Cook, Div. 2B.

Inland Revenue.-P. L. Smythe, Div. 2B.; C. W. Waterfield, Accountant, Malifax. Labour.-J. F. Compton, Div. 2B.
Militia and Defence.-G. R. Slack, Div. $3 B$.

Post Office (Outside).-To be Ry. Mail Clerks:
C. E. Ouellet, L. C. Pelletier, Quebec; F. J. Ellison, London; G. Phipps, T. G. Willis, Winnipeg; T. F. Sullivan, Toronto; Melfort Adams, Saskatoon.
E. H. Wright, P.O.I., Edmonton, Class 3A.; Miss E. J. Chestnut, P.O.I., Montreal, Class 3A.; Mrs. Marie Larue, P.O.I., Montreal, Class 3A.; Dan. Burn, P.O.I., Ottawa, Class 3 A .

Post Office (Inside).-T. J. George, Messenger; T. L. Maloney, M.O. Exch. (War Appn.)

Recalled, as Postal Clerks: Frank Crook, Edmonton; Wm. Emmett, Winnipeg,

Printing and Stationery.-Fred. Cook, Asst. King's Printer.

Post Office.-The following to Class 3B.: C. P. Mullane, Halifax; V. C. Quayle, B. E. Turtle, Winnipeg; R. H. Thompson, Peterborough; Mrs. M. A. Monet, Mrs. Yvonne Pouget, Ottawa; Miss B. Wilcox, Miss Ethel McEvilla, M.O. Exch.

Andrew Hunter, Vancouver; Chas. Emile Gatien, Montreal; Ira Robert White, Edmonton; Ernest Dugal, Windsor; Miss Germaine Tessier, Ottawa; Miss M. Dastous, Sherbrooke; Joseph A. Brissette, Montreal; Chas. O. C. MeFarland, Morton E. Gardiner, Wm. S. MacIvor, Louis Schwartz, Wm. J. Loudon, Toronto; Robert W. Thornton, Frederick W. McCaw, St. John; Ray G.

Snetsinger, Regina; Francis O. Shields, P.O.I. Office, Ottawa; John S. Haigh, John Wasley, Moose Jaw; Louis Miller, Edmonton; John Henry Langton, Charles Jeeves, John Magill, Roderick A. Dixon, Henry U. Layton, Jr., Frank L. Maxwell, Edgar F. Matthews, Alson C. Gray, Cecif W. Tucker, George R. Stagg, Norman J. Moran, George H. Lawrence, Ernest W. Wordsdall, Frank E. Wakefield, Toronto; Miss Marion T. Curror, P.O.T. Office, Saskatoon; John Wm. Cope, David C. Mercer, Brandon; John A. Borgerman, Edmonton; Chas. R. Ainslie, Sydney S. Morgan, Winnipeg; Wm. T. B. Miller, Regina; William Ripley, Geoffrey P. Williams, Calgary; Albert G. Thompson, Winnipeg; John S. Shaw, Vancouver; Charles J. Rouleau, Calgary; Percy Payne, John Edward Lang, Vancouver.

## Promotions.

Marine.-Miss E. Connolly, to Div. 3A.; V. J. Edge, to Div. 2B.

Naval Service.-C. P. Edwards, to Div. 1A.; J. A. Wilson, to Div. 1A.; H. F. Williams, to Div. 1B.; J. A. Rodd, to Div. 1B.

Customs.-A. W. Brown, to Div. 2B.; Arthur Laing, to Supt. Postal Parcels Bch., Montreal; B. W. Brant, Hamilton, Prev. Off. to Clerk.

House Commons.-W. C. Boyce, to Div. 1B.
Inland Revenue.-L. P. Teevens, to Div. 2B.; A. T. Allen, to Div. 2B.; P. R. Rutledge, Gas \& Elec., to Div. 2A.

Interior.-R. K. Odell, P. J. MeClymont, to Div. 2B.

Militia and Defence.-Miss Jessie Grant, Miss E. Kincaid, Alex. Tetu, Miss F. A. Fleming, to Div. 3A.

Post Office (Outside).-Henry Chandler, to Superintendent, Montreal; John Corkery, to Asst. P.M., Peterborough; G. C. Avery, Ottawa, to Class 2A.; P. Levasseur, Montreal, to Class 3A.; W. J. Hodgins, London, Porter, to Class 3B.; J. F. Pageau, Quebec, Letter Carrier, to Ry. M. Clerk.

Post Office (Inside).-S. D. Graham, G. H. Brenot, L. Durocher, J. T. McElroy, R. N. Parish, W. H. Iveson, to Div. 2B.

Trade and Commerce.-Ernest Green, to Div. 2A.

## Resignations.

Mines.-Einar Lindman, Inside.
Public Works.-V. C. Brown, Inside.
Agriculture.-Miss M. L. McManus, Inside.

Customs.-Jos. Lamothe, Montreal; D. Tapley, McAdam Junction; Jos. A. Guertin, Montreal.
Indian Affairs.-S. E. Sangster, Inside; Miss J. C. Macfarlane, Inside.

Interior.-Miss R. Hamel, Mining Lands, Inside.


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Post Office.-Miss Ida M. Moore, Miss B. Layeux, Miss G. Beaudin, Inside.

## Transfers.

M. R. Smith, Customs, Calgary to Vancouver; Jas. McClement, Customs, Vancouver to Calgary; J. A. Dawson, In. Revenue, Ottawa to Vancouver; A. E. Shannon, Customs, Edmonton to Regina; P. Dungey, Ry. M. Ser., Palmerston to Guelph.

## Superannuation.

Arthur Chisholm, Secy. Bch., Interior.

## General.

R. A. McLaughlin, cashier at the port of St. John, N.B., with his wife and family spent a very pleasant three weeks on the picturesque Belleisle River. Ten days were spent with Mrs. McLaughlin's sister, Mrs. Chas. Akerly, of Springfield, while the remaining two weeks were spent in the "Sunny Jim," Mr. McLaughlin's yacht.

Mr. A. C. Powers, manifest clerk of the St. John Customs, with his wife spent a three weeks vacation on the St. John River, making his headquarters at Sand Point, one of the best beaches on the river for summer tourists.

Mr. Oscar L. Carson, formerly of the Customs Department, has been united in marriage to Miss May E. Bishop, of Algonquin, Ontario. The ceremony took place on August 18th, 1915, at the bride's home, Algonquin.
T. C. Sims, one of the Customs staff at Edmonton, who left with the First Contingent, C.O.E.F., as a lieutenant, has been promoted to a captaincy with the 9 th Battalion.

Appraiser E. W. Elliott has enlisted with the 63 rd Battalion, C.O.E.F., now being raised at Edmonton.
G. C. MeGuire, of the Customs staff, Sault Ste. Marie, has been transferred to the London office.

Mr. Pierson, of the "Mint," with Mrs. Pierson spent the vacation at Shaw's Hotel, Brackley Beach, P. E. Island.

## Obituary.

The death took place at 95 Church street, Ottawa, on August 22nd, 1915, of Miss Alice Reny, daughter of Mr. J. W. Reny, assistant foreman, Government Printing Bureau, in her 23rd year. The funeral took place on August 25 th, at 8 a.m., from 95 Church street.

Mr. Elzear L. Fiset, of the Post Office Department, died suddenly at his residence, Connaught Apartments, 455 Besserer street. Deceased was found by the proprietor of the apartments, Mr. W. A. Stanley, and Dr. Baptie, coroner, was called in. Dr. Baptie after investigation
decided an inquest would not be necessary. The sudden demise of Mr. Fiset caused great surprise in the city. He was at his duties Tuesday and appeared to be in normal health and in good spirits. He was Acting Assistant Deputy Minister of the Post Office Department and his death will be a severe loss as he had proved himself a most valuable servant of the public. He was married and had three children, but his wife and children were at Quebec at the time of his death. Deceased was born in Quebec in 1865. He has two young daughters and a young son. He was appointed to his present position in the Post Office Department in February, 1913.

## C. S. COMIMISSION OF CANADA.

The Commission advertises the following positions in the Inside Service: Two assistant chemists in the Experimental Farms Branch of the Department of Agriculture, Subdivision B of the Second Division, one at an initial salary of $\$ 1,300$ per annum and the other at an initial salary of $\$ 1,200$ per annum.
Application forms, properly filled in, must be filed in the office of the Civil Service Commission not later than the 20th day of September next.

> Wm. FORAN, Secretary.

## COMPENSATION FOR ACCIDENTS TO EMPLOYEES OF THE UNITED STATES.

In the convention of the Civil Service Federation of Canada, January, 1915, it was moved by Mr. Christie, seconded by Mr. Gates, that the secretary obtain some information from Washington concerning the appropriation of money by the Government of the United States for the purpose of indemnifying dependents of members of the Civil Service who had lost their lives while in the performance of their duty.
In reply to a communication we have received a letter from Royal Meeker, Labour Statistics Commis-
sioner, and the last Annual Report of his Department.

This report, covering several hundred pages, is mostly statistical in contents, but has some very interesting reading matter in its early pages, giving a history of the things that led up to the passing of the legislation of May, 1908. Interpretation of the law, procedure thereunder, persons covered, defining the various technicalities that have arisen, and in a general way giving one some idea of how the scheme has worked out. The impression conveyed is that so far as the Department is concerned they are no more liberal than the Canadian Government is in Compassionate Allowances, and not nearly so generous in the matter of sick leave and absence on account of accident, as is our departmental custom. For instance, there is no liability if the employee is disabled for a period of less than fifteen days.

The law covers artisans and labourers in the various Government manufaoturing establishments, arsenals and navy yards, river and harbour and fortification work, hazardous employment in reclamation of arid lands, all employees under the Isthmian Canal Commission, the Bureau of Mines, Lighthouse Service and the Forestry Service, a total of about 95,000 persons or rather less than one-fourth of the civilian employees of the United States.

It is evident that if the employee is at all generously dealt with it is due to an administrative conscience rather than a strict legal liability, for the Act itself fairly bristles with restrictions and non-inclusions, and it appears as if pretty fine hair-splitting is indulged in, in defining occupational hazard.

[^2]
## Athletics.

The Civil Service lawn bowlers of Ottawa performed quite a notable feat on Saturday last. The Ottawa bowlers operate under the franchise of the old-time athletic association which administered some years ago many varieties of field sports. The bowlers use grounds on the Parliamentary lawn and have recently been improving vastly in the standard of play. By defeating the Ottawa Lawn Bowling Club on Saturday by six shots, the Civil Service trundlers won the Rosenthal Trophy, emblematic of the city championship, for the first time since it was put up for competition, and incidentally unearthed a surprise packet as unlooked for as unwelcome. The score in Saturday's game was 114 to 109, a majority of five shots for the Civil Service.

The scores were as follows:

| Civil Service. |  |
| :--- | :--- |
| J. Neighorn | W. Robertson |
| G. Barr | J. H. MeKinley |
| G. G. Jones | J. McJanet |
| C. P. Roche | F. J. Shannon |


| (Skip)-26 |  |  | (Skip)-15 |
| :--- | :--- | :---: | :---: |
| G. H. Donaldson | F. Cory |  |  |
| H. Martin | C. Crabbe |  |  |
| J. Audley. | W. M. Coates |  |  |
| G. Beardsley | E. A. Thomas |  |  |

Totals . . . . . . $\quad \frac{-22}{72}$ Totals . . . . . . $\quad \frac{25}{54}$
M. D. MeCallum

| H. Hartley | Dr. Barnes |
| :--- | :--- |
| D. A. Fraser | H. E. Baine |
| J. Doyle | Dr. Milne |
| (Skip)- -9 |  |$\quad$ E. L. Learoyd

(Skip)-24

| R. Tapley | W. Braidwond |  |  |  |
| :--- | :--- | :---: | :---: | :---: |
| L. Fraser | A. F. R. Wilson |  |  |  |
| D. Dougan | J. H. Skead |  |  |  |
| G. Addison | J. Baird |  |  |  |
| (Skip)-16. |  |  |  | (Skip) -18 |


| H. L. Carson | F. A. Sims |
| :---: | :---: |
| J. S. Woodill | W. Dickson |
| W. J. Fraser | R. S. Raby |
| S. L. T. McKnight (Skip) -17 | R. R. Farrow (Skip) -13 |
| Totals . . . . . 42 | Totals . . . . . 55 |
| Grand totals. . 114 | Grand totals. . 109 |
| Majority for Civil | Service, 5 shots. |

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    -Sir Wilfrid Laurier, St. Lin, P.Q.
    "For those who cannot go to the front remains the task of developing and conserving our resources, of providing for the dependents of those who are fighting for $u s$, of caring for the widow and orphans of him who has given his life for his country. And it is for all of us to greatly resolve, by every means that in us lies, to pursue to the end this bitter conflict, that public law, national liberty and common humanity may not perish from the earth."
    -Hon. W. T. White, Montreal, P.Q.

[^1]:    J. H. deSilberg - Exclusive Optometrist

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[^2]:    A lady, who had been making a prolonged tour abroad, wrote to her husband, enclosing an hotel bill and asking for a cheque to meet it. Her husband wrote back: "Dear Edith-I enclose cheque, but please don't buy any more hotels at this price!',

