

THE CIVILIAN

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Superannuation.—The Final Word.

The Civilian very willingly gives up the major portion of its space to-day to the presentation of the final appeal of the service for superannuation.

Not since the first memorial of the Ottawa Association has a document appeared, bearing the imprint of a civil service organization, in which the service as a whole may feel an equal amount of satisfaction. It is by such fruits that the organized service wins the respect of the government and justifies its existence.

The memorial, it will be seen, is made up of a temperate statement of the argument for superannuation, considered generally, with an addendum in the form of an expert estimate of the cost. It is the latter which constitutes the new and special contribution to the discussion. From first to last the cost of superannuation has been the great unknown factor in the problem—the stumbling block upon the threshold preventing practical consideration at the hands of the government. When a problem is ill defined it cannot be grappled with. Mr. Watson's memorandum brings this matter of cost out of the realms of the nebulous and enables the government and the service to see definitely where they stand. This in itself will probably be enough to determine whether and when and how we are to have superannuation. While undoubtedly the government will do its own figuring, the memorandum, being beyond question fair, should enable it to decide what its immediate policy will be.

For the Canadian civil service, from the Atlantic to the Pacific, the presentation of these data to Mr. Fielding may well prove the beginning of a new epoch. It is a matter in which the service stands shoulder to shoulder without respect to class or locality. Naturally in the handling of the case the local association has taken the lead, but the sub-committee represents the Federation as well, and is authorized to speak for the service from coast to coast.

The committee handling the matter with the government consists of Dr. J. G. Rutherford, President of the Ottawa association; Dr. O. Higman, Chairman of the sub-committee on superannuation; Mr. R. H. Coats, Secretary of the C. S. Federation, and Mr. A. MacMillan.

Memorial on Superannuation.

To the Honourable W. S. Fielding,
Minister of Finance,
Ottawa, Canada.

Sir,—

The undersigned have been commissioned to make known to the government the wishes of the civil service with respect to superannuation. We, therefore, desire respectfully to solicit the support of the government in a matter which bears upon the efficiency of the service in the most vital manner, and to urge that a superannuation measure be introduced,—if possible without delay.

In directing the attention of the government to a matter of such importance, we may be allowed to review very briefly the present situation. All members of the Permanent Service who were appointed since the year 1898, including all persons transferred from the Outside to the Inside service, are now without superannuation. It would be safe to say that at least 85% of the Permanent Service are excluded from superannuation at the present time. This large body of persons is subject instead to the Retirement Act. We are far from intending any disrespect to the framers of that Act, but we venture the statement that no one can examine the matter closely without becoming convinced that the Retirement Act will never accomplish the objects hoped for from it, and that it can never, in a word, take the place of a superannuation measure. We will not attempt to demonstrate this as we think it can be demonstrated by the use of figures. That has already been done more than once, and particularly for the Royal Commission on the civil service, whose report contains some careful and convincing calculations bearing upon this point.

Even more forcible in this connection is the report of the Senate Committee on the civil service, dated

April 10th, 1910, to whose comprehensive and authoritative review of the whole subject we respectfully ask your sympathetic attention.

If the savings bank principle which lies at the root of the Retirement Act be a proper substitute for superannuation, why, it may be asked, have not our banks adopted it for their staffs? — for they possess unrivalled facilities for practising it within their very walls. And yet every important bank in Canada has its Pension Fund.

And not only have all the important banks their Pension Funds, — to say nothing of the vast majority of civilized governments, — but all the important railways and nearly all large industrial corporations likewise have theirs. During the last few years at least seventy-five large corporations doing business on this continent have declared for the principle by establishing superannuation funds of their own. It is an unanswerable inference from these facts that the corporations in question must consider it good business to maintain superannuation funds; and as a matter of fact we know that it is not philanthropy that urges them to this course, but an assurance that thus only can the efficiency of their staffs be maintained.

All of the reasons that prompt private corporations to establish superannuation funds apply with even greater force in the case of such a body as the civil service. To re-establish superannuation is not to confer a boon upon civil servants alone; it will confer a much greater boon upon the civil service,—that is to say upon the efficiency of the largest administrative and executive body in Canada. Parliament has recently passed a law which guards rigorously the efficiency of persons entering the service; but this excellent requirement will not accom-

plish the desired end unless the persons who have become wayworn in service can be retired easily, humanely and with a decent regard to the claims of infirmity. All this can be accomplished, it is sincerely believed, only by bringing the whole service within the scope of a Superannuation Act; and it is upon these broad grounds, rather than upon grounds of selfish interest, that the members of the service solicit from the government the fullest consideration of this most important matter.

We have accordingly received specific instructions to ask your favorable consideration of the re-establishment of superannuation at the present session of Parliament, by the enactment of a Bill of similar purport to that recommended by the Senate Committee and attached to their report above mentioned.

As the matter of cost to the government and to the service is one of first importance in a question of this nature, we beg to submit a memorandum prepared at the instance of the Civil Service Executive by Mr. A. D. Watson of the Insurance Department, which we believe to be a fair and reasonable presentation of the whole subject of cost.

We are firmly convinced that the specific requests above made will be found on examination to be thoroughly reasonable; and that, if given effect to, they will result to the mutual advantage of the country and the civil service.

We have the honour to be,

J. G. RUTHERFORD, President.

A. E. CARON,

R. H. COATS, Vice-Presidents.

A. M. MacMILLAN, Secretary.

J. R. MUNRO, Treasurer.

O. HIGMAN, Chairman Sub-Com.

Memorandum for the President of the Civil Service Association in Committee on the Cost of Superannuation.

The undersigned has had under consideration the request of your Sub-Committee on Superannuation in regard to the cost of a scheme for the retirement of civil servants providing benefits similar to those contained in Senator Powers' proposed Bill. The valuable material submitted by your Sub-Committee relative to other superannuation schemes has been carefully studied and has been found most helpful. The voluminous statistics collected in respect to temporary service have proven far more valuable than was at first thought possible. Information from other sources in any way calculated to shed light on this somewhat difficult problem has been used. As there is no part of this subject which does not hinge on the cost, the whole question of superannuation has been reviewed from various standpoints

in order that a thoroughly comprehensive statement might be prepared for your committee. The following is accordingly submitted for consideration.

The benefits under the proposed Bill briefly stated, are as follows:—

(1) A superannuation allowance of one-fiftieth ($1/50$) of average annual salary during last three years of service, the retiring age being 65.

(2) An allowance to widows of one-half the husband's superannuation at time of death or to which he would have been entitled according to his period of service.

(3) An allowance of \$100 per year to each child under eighteen years of age on death of father.

For present purposes the foregoing is sufficiently descriptive of the benefits proposed. These benefits do not differ materially from

those provided for under the more comprehensive superannuation schemes of the present day. In this respect the Bill has won general approval. It is, therefore, well worthy of the most careful consideration in respect to cost.

In order to preclude all possibility of misunderstanding as to the precise meaning of the term cost a brief explanation may not be amiss. The cost in any year is the annual addition to liabilities in that year whether or not any actual payments have been made thereunder. It is the lump sum which must be set aside each year the superannuation allowances may be paid as they mature without any additional appropriations. It is, however, quite unnecessary to annually set aside these lump sums. The whole liability may be carried forward as an unknown quantity and liquidated as the superannuation allowances and other benefits do actually mature for payment. Generally speaking, the lump sum to be set aside will increase as the number of contributors increase; but, from year to year, it is found to be a fairly constant percentage of the salaries paid. That is, the cost from year to year is a constant percentage of the salaries payable. This is the most convenient way of expressing it, especially as the contributions of employees will, no doubt, be also expressed as a percentage of salary. The lumps sum for any future year cannot of course be known, as the total salary payments cannot be known. A rough approximation could be made for some few years to come, if any good purpose could be served thereby. This, however, does not appear to be the case. If the cost can reasonably be undertaken now it can be borne with even greater ease when the salary payments will have doubled or trebled, for the business of the country will have increased in still greater proportions. There can be no more necessity for knowing the sum which will have to be set aside

ten or twenty years hence than there is for knowing the amount of salaries which will then be payable. Thus, then the determination of the cost is simply the determination of the constant percentage already referred to.

The undersigned has made lengthy calculations in respect to cost for future entrants to the service. In doing so careful consideration was given to every feature which seemed material to the problem. Money was assumed to accumulate at 4% per annum. This is a somewhat low rate, but there is a convenience in adopting it as it is, practically the rate at which the Retirement Fund has been accumulated, the actual rate being 4% compounded half-yearly. A large number of possible civil service careers as to promotions and statutory increases were made the basis of calculation, the exceptional cases as well as the average being taken into account. In view of the results thus deduced the undersigned is satisfied that for future entrants to the Third Division the total annual cost will be about 9% of salary, and for entrants to the higher divisions about 11% of salary. These calculations were made some months ago and without any accurate knowledge of what the cost for these benefits would be. The results are corroborated in a most satisfactory manner by the estimates of cost submitted (confidentially) by the Bank of ———, in respect to their superannuation scheme. Their estimate is 11%. The benefits under their scheme are, however, slightly greater than under the proposed Bill inasmuch as the option of retirement may be exercised at a slightly younger age, and the benefits to children are perhaps a little more favourable. Therefore, the undersigned feels satisfied that the above estimates are on the safe side.

An explanation may be needed as to the lesser cost in the case of the Third Division. The superannuation allowances depend on the salary at

retirement. In the Third Division there is not the same wide range in promotions as in the higher divisions. Therefore, the contributions throughout life bear a greater proportion to the final salary and consequently to the superannuation allowance than in the higher divisions. The decrease of 2% makes about the necessary correction.

Having determined the cost, it must next be apportioned between employer and employee; between the government and the civil servant. There is a great convenience in taking 5% of salary as the annual contribution of civil servants inasmuch as about 5,000 civil servants only contributing to the Retirement Fund may be, as a consequence, automatically transferred to the new fund. As, however, the cost in the case of employees in the Third Division is only about 9% of salary it would seem to be proper that their contributions should be reduced to 4%; and that in the case of transfers from the Retirement Fund to the New Fund one-fifth of the accumulated amount to their credit in the Retirement Fund should be repaid. Then on this basis, civil servants entering the Third Division will contribute four-ninths of the total cost, and in the higher Divisions five-elevenths. It may here be pointed out that while the benefits granted under the various bank schemes (confidentially submitted) are, generally speaking, slightly more liberal than those proposed, still the contributions of employees are less. In the case of the Bank of ——— and the Bank of ——— the rate is 3%, and for the Bank of ——— 4%. Thus on the basis suggested above the civil servant will pay for a considerably larger proportion of his superannuation benefits than is paid for by employees in large financial institutions.

The cost to the government will be less than 6% of salaries. There are at present about 5,800 civil servants contributing to the Retirement Fund.

During the fiscal year ending March 31, 1910, the total contribution was \$276,000 which is 5% of salaries paid during the year. If this body of civil servants had been under the proposed scheme and the government had contributed monthly in the same way, the total of the government contributions for the year would have been, say 6/5's of \$276,000 or \$311,200. This, however, is an outside estimate as a large number of the contributors are in the Third Division and are consequently making larger contributions than necessary. Further, a considerable number withdraw from the service in each year, thus releasing the government from liability in respect to them. During the year 1909-10, the government was in this way released from liability to the extent of about \$43,000.

In transferring the Retirement Fund contributions to the new fund there is, however, another item of liability which will be incurred. For the purpose of analysing this item the contributors may conveniently be divided into:

A. Those who were permanent prior to September 1st, '08, and those who have since entered the service in a permanent capacity;

B. Those made permanent on Sept. 1st, '08.

Generally speaking, those in group A were made permanent at date of entry, or within a comparatively short time thereafter, and have made contribution to the fund at the rate of 5% of salary for all past service, as have also group B since Sept., '08; but as the government has not made any contribution to the fund the liability on transfer will be about six-fifths (6/5ths) of the total accumulated amount of the fund. The accumulated amount at March 31st, 1910, was \$1,007,000, therefore the government would have assumed a liability of 6/5's of \$1,007,000, or \$1,208,000. This is, however, an outside estimate, and considerably so for the following reasons: (1) It

is assumed that all contributors will transfer to the New Fund, which is probably not far wrong, but undoubtedly some will not do so; (2) A large proportion of the contributors have been in the Third Division and have larger amounts to their credit than would be necessary under the new scheme, and this augments the calculated liability assumed by the government, simply on account of the method of calculation; (3) Had the contributions been made under the proposed scheme the contributors and dependents would have enjoyed certain benefits in the past which would have somewhat reduced the total accumulated amount and consequently the liability as above calculated. While the above estimate is evidently excessive, it is somewhat difficult to say by how much; consequently the best thing to do is to simply state that \$1,208,400 is an outside estimate of this liability.

Turning now to group B it is seen that the liability assumed on account of their service since Sept., '08, has been included in the above. But prior to Sept. 1st, '08, these officials contributed to no fund whatever. They number nearly 1,100, and have periods of temporary service to their credit varying from a few days to 37 years. Information was secured by your sub-committee in respect to each individual made permanent at Sept. 1st, '08. The information which was used in estimating the liability on account of temporary service which would have been assumed at Mar. 31, 1910, had this group been then transferred to the New Fund was: (1) Period of service at Sept. 1st, '08; (2) Nearest age; (3) Salary after permanent appointment.

It may appear to some that salaries paid in the years prior to permanent appointment would be indispensable in estimating the liability, before referred to, and, more particularly, in determining the contribution which should be made for past

service. Such, however, is not the case. Superannuation allowances are based on final salary and length of service; not on past salaries. Consequently in estimating the value of future superannuation and other benefits, the salary *now* and the probable salary in the future is of more importance than what it was in the past. Also in determining his contribution for the benefits granted, the salary out of which these contributions are to be made is what must be kept in mind. An abstract of the data used is here given:

CIVIL SERVANTS MADE PERMANENT AT SEPT. 1, 1908.

Period of service to nearest year.	Number.	Salaries Sept., '08.
1 to 4 years inc.	665	\$571,660
5 to 9 years inc.	253	291,878
10 to 14 years inc.	57	73,040
15 to 19 years inc.	37	46,850
20 to 24 years inc.	33	49,850
25 to 29 years inc.	25	39,350
30 to 34 years inc.	7	6,500
35 to 37 years inc.	8	18,600
		1,085 \$1,097,778

The average period of service based on individuals is 5.7 years. The average period of service based on salaries is 6.1 years. Average salary \$1,012.

The foregoing is of course the merest abstract of the material used, but may not be wholly void of interest.

Even had contributions been made for the temporary service similar to that made to Retirement Fund since permanent appointment, still the government would assume a liability on account of this service similar to that already estimated for group A for the whole period of service, and for group B on account of service since Sept. 1, 1908. Assuming contributions to have been so made, the undersigned has estimated that had the proposed Bill come into force on March 31, 1910, the liability added on account of this temporary service would have been \$333,000. Thus had

the present 5,800 contributors to the Retirement Fund come under the new-scheme at March 31, 1910, the liability added thereby would have been $\$1,208,000 + \$333,000 = \$1,541,000$, which may certainly be taken as an outside estimate. However, it must be strictly borne in mind that no immediate paymentss of any consequence will be made on account of this liability. Scarcely any part of it will mature for payment for ten years to come. The amount maturing for payment in each year will gradually increase to a maximum, then decrease, and finally disappear. Practically all payments thereunder will have been made within the next 50 or 60 years. But, further, notwithstanding that the course of liquidation of this item of liability would be as above indicated, still no appropriation would be necessary until the fund created and continuously added to by the contributions of employees had become exhausted. With the present rapid growth of the service this must be a very long time hence. Therefore, while the liability is a real one, it will not be a matter of any immediate inconvenience.

In calculating the liability assumed by the government on transfer of Retirement Fund contributors in group B it was assumed that they had in the past been under the proposed scheme and had as a consequence made their proper share of contributions for the benefits granted. This, however, is far from being correct. The periods of temporary service range from a few days to 37 years, whereas contributions have been made for scarcely $2\frac{1}{2}$ years. In the case of an employee who has, say, 35 years' temporary service to his credit, it is simply impossible for him to "pay up" his past contributions. The cost of the benefit would be prohibitive. It should, however, be clearly understood that he should not be called upon to "pay up" the full accumulated amount of the deductions, inasmuch as had they been

made under the proposed scheme they would have secured to him during the past years important benefits which he can now never enjoy. They would have secured benefits to himself in the event of disablement, and in the event of his death his widow and children would have been provided for. These benefits he can now enjoy for his few declining years alone are an inestimable boon, and, with few exceptions, his equitable share of the cost would be far more than he could possibly pay. What has already been said with respect to this one illustrative example holds true, but to a lesser degree, in respect to employees with shorter periods of temporary service to their credit. Those who have only a few years' temporary service to their credit differ but little from those who have been permanent from entry and they would experience little difficulty in making the additional requisite payments. One of the main objects in the adoption of a scheme of superannuation is to enable the government to retire old employees who have given their years of usefulness in the service of the country without at the same time putting them on the street; therefore, the cost of the benefit must not be prohibitive nor an excessive hardship in any individual case. If the cost is made prohibitive, then one of the main objects of the measure will be thereby defeated. At the same time it will be unfair to ask the government to bear an undue portion of the cost. The undersigned is of the opinion that these difficulties may be overcome by a well devised scheme of extra contributions. The extra deductions need not be an excessive hardship in any individual case; and, taking one employee with another, the total contributions will be a fair proportion of the total cost of the benefits. This will be satisfactory to the government. In a few cases of long service benefits will be received for which a fair proportion of contribution cannot be made, and

in cases of short service a little more may be eventually paid than necessary; but all civil servants will readily subscribe to this, provided a measure which is generally beneficial be introduced.

In addition to satisfying the foregoing condition there are certain other requirements to which the method of contribution should conform. First: administrative considerations demand that the method of ascertaining the deductions should not be too complicated nor entail any extensive search among old records, as would be the case if salaries entered into the computation. Second: the principles of the deduction should readily be understood by all concerned, and the approximate amount thereof readily ascertained. Third: the multiplicity of interests involved and the innumerable special and exceptional cases which will arise make it necessary that a broad and somewhat liberal view be taken of the whole matter. These considerations may all be very well summed up by saying that we must steer our course between what may be theoretically desirable and what is practically expedient.

After giving due weight to all special features of the case, the undersigned is of the opinion that the following method will prove to be the most satisfactory: For each year of added temporary service make a deduction of $\frac{1}{4}\%$ from salary beginning at date of transfer, such percentage deduction to continue to be made from salary, superannuation allowance and widows' allowance, until all payments cease thereunder; but in no case should an extra deduction of more than 4% be made in the case of employees in the Third Division, nor of more than 5% in the case of employees in the higher divisions; Provided, however, that after the ordinary deductions cease to be made from salary the extra deduction of $\frac{1}{4}\%$ shall continue to be made for *each* year of added service from salary, superan-

uation or wife's allowance; but in the case of employees in the Third Division the total deduction thus made should not be more than $8\frac{1}{4}\%$.

The foregoing method is easily understood, it is simple in its application, and, barring extreme cases, a rough sort of equity will be worked out,—as great a degree of equity, perhaps, as is possible under the fundamental method of contribution itself. The measure can be immediately put into operation in respect to each individual desiring to come under the scheme. No elaborate calculations nor extensive inquiry will be required. All that is necessary in each case is the period of service for which no contributions have been made, and this is readily ascertained. In some few cases of long periods of service the contribution will be inadequate, but it will be as high as it can very well be made without making it oppressive; and, taking one with another, they will pay a very fair proportion of the total cost. The payments are spread over the whole of life so that at no period will the charge be excessive or burdensome. Moreover, the percentage of deduction will generally be materially less after superannuation, and this is as it should be for the means of making the payments will then be reduced. For the foregoing reasons the method is recommended for adoption. This then disposes of the present contributors to the Retirement Fund.

Coming next to the contributors to the Old Superannuation Funds, new difficulties arise which must be dealt with on their merits. The benefits under the proposed Bill are far more comprehensive than the benefits under the old schemes inasmuch as benefits to widows and children have been added. The contributions are, however, much less, being $1\frac{1}{4}\%$ and 2% for Fund No. 1 and 3% and $3\frac{1}{2}\%$ for Fund No. 2. Probably in nearly all cases the contributions are now 2% for Fund No. 1 and $3\frac{1}{2}\%$ for Fund No. 2. Now

on transfer to the new fund they must be called upon to pay a fair share of the additional benefits, being mainly the allowances to widows and children; and it is to the cost of the additional benefits alone that attention need be given. It must be assumed that a fair contribution is now being made for the old benefits. In the case of contributors to the Retirement Fund it was assumed that all would transfer to the New Fund, and this will probably not be found far wrong. The case is, however, different with respect to contributors to the old funds for they already have superannuation, although of a limited character, and consequently only those will transfer to the New Fund who see an advantage in so doing. Generally speaking, bachelors and widowers will not come under the new scheme for the benefits under the old are quite as good to them as they could enjoy under the new, and the chances of the former marrying or of the latter re-marrying are somewhat limited. This holds with greater force with respect to Fund No. 1 as the average age is high, the shortest period of service being eighteen years. On coming under the New Fund their contributions will, of course, be raised to the standard rates, that is 4% in the case of the Third Division, and 5% in the higher divisions. The additional contribution thus made will be 2% or 3% in Fund No. 1 and $\frac{1}{2}\%$ and $1\frac{1}{2}\%$ in Fund No. 2 according to the salary of the contributor. These extra contributions are not a fair proportion of the additional benefits granted, consequently the rate must be increased. There are certain distinctions which must be drawn between the two funds. The period of service in Fund No. 1 is already more than 18 years in every case, the average being probably about 24 years. In Fund No. 2 the periods of service will range from 12 to 18 years with an average of, say, 15 years. Thus the same percentage

future contribution in the case of Fund No. 1 is of much less value than in Fund No. 2 as the contributors have a shorter time to live. On the other hand the value of the extra benefits to the members of Fund No. 1 have become restricted to a smaller portion of their lives, and although the present value of the future benefits may have in some cases increased the period of life during which contributions may be secured by the guarantee of these benefits has decreased; and in many cases the present value has also materially decreased. Again the extra percentage deduction necessary to bring the contributions in Fund No. 1 up to standard required by the proposed scheme is greater than in Fund No. 2. All the foregoing points must be kept in mind in estimating the proper additional deduction to be made to the standard deduction under the new scheme. It is of course desirable to, if possible, determine the amount of this additional deduction on the same principles as adopted in the case of Temporaries now in the Retirement Fund. These principles will apply in a satisfactory and fairly equitable manner. The percentage deduction may, however, be reduced to $\frac{1}{6}\%$ for each year of past service for contributors to either fund with a maximum addition of 4% in the case of employees in the Third Division and of 5% for employees in the higher divisions. After the ordinary deduction ceases the extra deduction will continue to be made in the manner already set forth in the case of Retirement Fund, group B.

There yet remains a considerable number, perhaps nearly 2,000, officials employed in an established capacity who do not and never have contributed to any fund. It is the intention that the benefits of the proposed Bill should be extended to these employees. As regards future years the annual addition to liability on account of them would of course be about $\frac{6}{11}$ ths of salaries.

No estimate is here given of the liability incurred at date of transfer on account of past services.

It may in conclusion be well to briefly sum up what has been so far ascertained with respect to cost. On the basis of contribution herein recommended the annual addition to liabilities or the amount which the government should annually contribute is about 6/11ths of annual salaries. The amount which would have been required during the fiscal year ending March 31, 1910, for the 5,800 contributors to Retirement Fund is as an outside estimate \$311,200. During that year they would have been released from liabilities to the extent of \$43,000,000 by the withdrawals from the fund. It is not possible to state what the annual addition would have been during that year on account of transfers from the old funds for a very large proportion will not transfer. But the fact remains that a very fair proportion would be borne by the contributors themselves. On taking over the Retirement Fund at March 31, 1910, an item of liability would have been incurred to the extent of \$1,541,000. This item once met, the cost thereafter would be the comparatively small annual lump sum. But it may be here again pointed out that neither this \$1,541,000 nor the annual lump sum already referred to need cause any immediate payments or appropriations. The contributions of civil servants themselves will form a very large and, for many years, an increasing fund from which all liabilities maturing for payment may be met. No comparison can be drawn between either of the old funds and the new one in this respect for the contributions to the old funds are very much less, and they have both been closed to entrants. Under the new fund with the larger contributions and a rapidly increasing service it will be many years before the fund from contributions alone will require to be supplemented by appropriations.

It would be very unwise to hazard a guess as to the probable length of time, so much depends on the rapidity of increase in the civil servant body. Suffice it to say that it will not be at all in the near future; and when appropriations do begin to be required it will be in a gradually increasing manner from year to year as the incoming contributions will always meet a very large proportion of the disbursements from the fund.

The foregoing information is probably not so full and explicit as could be desired, but it appears to be amply sufficient to enable the government to decide whether they are prepared to take up the measure or not.

The undersigned has redrafted the sections of the proposed Bill in respect to contributions making the few necessary changes in conformity with the suggestions herein contained. These redrafted sections will be at the disposal of your committee at any time.

Respectfully submitted,

(Sgd.) A. D. WATSON.

"CIVIL SERVICE JINGLES."

Mr. H. McD. Walters, of the Public Works Department, is publishing a volume of his literary work under the title of "Civil Service Jingles and Other Things." Some of the pieces, both in verse and prose, have appeared in the columns of *The Civilian*. They are bright and catchy. Underneath a vein of satire and wit lies a foundation of philosophic truth. They make entertaining reading, and ought to command a large sale on Parliament Hill. It is a long time since anything of this nature has been published by a civil servant, and Mr. Walters will practically have a virgin field to exploit. If the advance sales are any indication of the probable success of the venture, Mr. Walters is to be congratulated; for the demand has far exceeded expectation.

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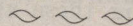
Communications on any subject of interest to the Civil Service are invited and will receive careful consideration.

Ottawa, Feb. 10th, 1911

FROM MR. FIELDING'S SPEECH ON THE RECIPROCITY NEGOTIATIONS.

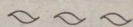
"We have been impressed, Mr. Speaker, from the beginning — my hon. colleague the Minister of Customs and myself, who have been charged with these negotiations — with the great importance of the matter. I need hardly say we have given to the work our best consideration and attention. We have fortunately had the benefit of the assistance of two capable and able officers of our public service. I refer to Mr. John McDougald, the Commissioner of Customs, or Deputy Minister of Customs as he really is, and Mr. James May Russell, for many years in the Customs department, but now assigned to the tariff branch of the Finance Department. In the preparation of the information necessary for an intelligent study of this question and later on in the working out of the details of the arrangement, we have received

from these gentlemen a service of the utmost value, and I desire in this public way, to express how deeply we are indebted to them."



A POINT CONCERNING INSURANCE.

A correspondent inquires whether Government insurance holds good in the case of one leaving the service. The answer is that of course it does. Inasmuch, however, as the low premium constitutes a benefit, no one contemplating withdrawal from the service can obtain insurance. The Government takes the fullest precautions to guarantee good faith in this respect, and very properly. In one instance, an insured civil servant sent in his resignation two days after taking out his policy. To the credit of the service the case stands alone, but even in these circumstances the contract was honoured. Should a like example of fraud (for it is nothing else), occur again, *The Civilian* would deem it a privilege to assist in an exposure.



A CHANGE OF GOVERNMENT AT WASHINGTON.

In the United States the spoils of office fall to the political party obtaining a plurality of votes. The moment the victorious party takes over the reins of government, the cards are shuffled. Scores of civil servants who were appointed by the outgoing government, providing, of course, that the outgoing government was composed of the "other people," are relieved of their appointments, and the nominees of the victors duly installed in their places.

At the present time a fair view of this process may be obtained at Washington. The Democrats, who have been in the cold shades of opposition for something like sixteen years, are busily engaged creating civil servants. In connection with

the House of Representatives, some hundreds of appointments are being made, and in the aggregate the salaries amount to more than \$750,000 a year. Among these appointments are six State reporterships, each worth \$5,000 a year; one Chaplaincy worth \$1,000; one Private Secretaryship to the Speaker, \$3,000; one Private Secretary's Clerk, \$3,600; one Second Clerk, \$1,600; sixty Clerks with salaries ranging from \$1,500 to \$2,500; one Messenger with \$1,200, and some hundreds of other appointments at lower salaries. The best piece of patronage is the Clerkship of the House, which is worth \$6,500 a year. This appointment is now held by Major McDowall, who will be seventy-nine in April!

Many of the men who are being turned adrift have spent practically the whole of their working lives in the service, and as the work of a Government official is totally different from that of a commercial man, they do not regard their prospects in the outside world as of a particularly rosy nature. Naturally enough, these old civil servants are striving hard to retain their posts; every string that can be pulled is being pulled, but there is very little hope that many will be retained. The newly-elected Democratic members are simply swamped with applications. Thousands of men feel that they were born to be civil servants of the State, and they, like the present civil servants, are pulling every rope within their reach. They bombard the members with letters; they interview them at their homes; they interview them at their clubs; they "noble" them in the street; they say they even take the opportunity of pressing their claims in church. The party agents press their own claims, and the few who do not want Government appointments press the claims of the party workers. Every Democratic worker who has failed to find the path that leads to success in the commercial world is "out" for a civil service appoint-

ment. The Democratic members cannot "dodge" the would-be civil servants; the would-be civil servants will not be "dodged," and as the Democratic members have their political future to think of, they do not make any serious attempt to "dodge" those whose influence may be necessary to secure their reelection at some future date.

It is a merry game. We may be glad we don't have to learn it.

ADDENDUM TO FEDERATION MEMORIAL.

Since the presentation of the recent memorial to the Prime Minister, the following proposed classification scheme has been received by the Federation on behalf of employees of the Marine Department:

All officers to receive an annual increase of \$50 unless reported against.

A. R. AND CONTINGENCIES.

	Minimum.	Maximum.
Agents	\$1,800	\$2,600
Accountants	1,200	1,800
Clerks, 1st	800	1,500
Clerks, 2nd	400	750

LIGHT HOUSE SALARIES.

	Minimum.	Maximum.
Inspectors	\$1,800	\$2,500

As Collectors of Customs and Postmasters in the larger cities receive \$3,000 a year and upwards, we consider the importance of the positions held by the Agents and Superintendents of Lights of this Department, having jurisdiction over a whole province, with headquarters in a city, are more important, and, therefore, deserving of, at least, the amounts mentioned above.

During the civil war a captain of a company which had sixty men in its ranks, none of whom was as energetic as the officer thought he should be, hit upon a plan which he believed would cure their habits of laziness. One morning after roll-call the captain, addressing his command, said: "I have a nice, easy job for the laziest man in the company. Will the laziest man step to the front? Instantly 59 men each took a step forward. "Why didn't you step to the front?" inquired the commander of the one man who did not come. "I was too lazy," replied the soldier.—Philadelphia League.

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- 50 Pieces Pure Linen Crash Towelling, 17 inches wide, your choice of plain white or white with neat fast colored red borders. Suitable for hand towels, dish towels, tea cloths, etc., Regular value 10c a yd., Saturday **8½c**
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- 60 Bleached Damask Table Cloths, 8 x 4 size, this made from a fine grade of linen and specially recommended. Worth regular \$1 60 each. Saturday **\$1.25**
- 100 Bleached Satin Damask Table Cloths, 67 x 64 inches, guaranteed pure linen, with a fine selection of new designs. Wear guaranteed. Worth \$2.00 each. Sat. **\$1.50**
- 100 Dozen Linen Table Napkins 21½ x 21½ inches, hemmed ready for immediate use. Good selection of patterns awaits your inspection. Saturday, per dozen **\$1.25**
- 100 pieces, Pure White Cottons, full 36 inches wide and guaranteed free from starch or filling, the makes inc ude English Longcloth, Cambric and Nairsook Cottons. Regular value 12½c a yard, Saturday **10c**
- 50 pieces 36 inch Unbleached Cotton, fine, even, flawless weave, free from specks or filling, will soon wash white. Saturday, per yard **8c**
- 50 pieces, Pure White Sheeting, 80 inches wide, heavy linen finish, yet free from filling, specially recommended for hard wear and good value at 33c a yard . Saturday **26c**

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As You Like It.

"All the world's a stage and all the men and women merely players."

—Jacques.

To all things there is a season — even books. It is to be wished that everything were beautiful in its season. Now that there poureth in heaps upon heaps, beauty is often far to seek, and wisdom is but one in five score. For some time we have been in the thick of the book publishing season, and the demand is that a bundle hot from the press shall come hotter still from the reviewer's den and lard the lean pages of the daily paper. Just now poor Jacques, who sometimes keeps himself alive by the use of his pen in reviewing books, is sore put to it. How, in the name of all the gray geese that ever furnished feathers, is he to cut the leaves, never mention read them? What ten men have taken ten months to indite, he must take ten days to digest and judge — that at the most liberal allowance. What would a doctor say if he had all his patients crowded into two months, a clergyman all his sermons, or at any rate all their most serious cases and big times? Beautiful in its season! Friend, thou didst never know this season that is on me now. Every year, I am thoroughly tired of trying to be good, and have to be content with being kindly. However, as Walter Savage Landor said, "Some acquire more by sweeping up the straw and litter than by threshing out the grain!" For a sententious example of the truth of this saying see Silas Wegg's sermon in *The Civilian* on "Elephants in Their Relation to Trees," and when you have read that exceedingly well-written and serio-

comic article, remember that elephants can swim if they can't climb.

Moreover, it doth sometimes so fall out that the poor sweeper gets a handful of grain, — especially amongst the mass of novels that are poured forth especially for female consumption. "The Dop Doctor" by Richard Dehan, in its first edition brought joy to a few—only a few—sweepers, I mean. It was a comfort to puzzled editors of great dailies in the midst of the Silly Season, this voluminous novel. A good many of them gave a whole page to it, and most of us turned first to that page and read every word, although our brothers were being killed in aviation contests and Canada was in the throes of a naval discussion. So much for the fascination of that which is near, compared with the power of a great personality in fiction or life. And now the third edition is out and the "little peoples" have their say about it. The book came to my table as I was finishing my breakfast. The publishers had covered it, as their general manner is, with a goodly wrappage of paper. That soon went flying. Who wants covers on a good book? I would as soon have my wife wear a blanket over her face. I guess it is a wise precaution from a business point of view, but the binding of a book has a vast deal to do with the impression the whole book makes upon a sensitive mind. Some readers have such a veneration for all books—or such a distrust of their appearance—that they seldom venture to unwrap them if covered, or

turn the leaves if they are surrounded with delicate binding. Give me a book with rough covers and well thumbed pages. It is sure to be valuable.

Now "The Dop Doctor" is a find. It is a story of the Boer War; its colouring is true to its locality and the ramifications of the story are everywhere. As books by English writers go, it is virile and is certainly not milk for babes, but it is human. Enough said.



Old man Kennedy had been a copyist in one of the public offices for many years. He worked like an automaton, practically never making a mistake, and never knowing the meaning of what he was copying. A written instrument was to him a mere lot of words to be set down in the exact order. His mind was like that of the Chinaman who made nine pairs of trousers for the old sea-captain, all so much like the old pair after which they were modelled that each had the same sort of red patch in the seat.

One day the head of the department was talking about Kennedy's peculiarity when a friend ventured to assert that he could write something which the old man could not copy without getting the meaning of it. This led to a small wager, and the friend prepared what had the general appearance of a public document, but was really a fake order for the arrest of Nathan Watrous Kennedy (the copyist's full name) on a charge of having wilfully mis-copied a public document and thus mulcted the people out of several thousand dollars. The head of the Department was a little dubious about winning the bet, for even Kennedy was not likely to pass over his own name without becoming interested in the purport of the paper. However, the instrument was given to him in the regular way, and he went to work on it. When he had

turned the original and his copy over to his chief, Kennedy said:

"I've learned something strange from that document."

"And what is that, Kennedy?"

"Why, there's another man in the world with the same name as mine."

"What does the document say about him?" asked the chief.

"I didn't notice," the old man answered innocently, "I only noticed that it was the same name, and it struck me as strange, since it is such an odd one."

Do you see the moral?



Oh, happy thought! 'Tis said the price of meat is going down. Not much change in Ottawa yet, and other things are going up. Some day you will go into the Ottawa Post Office or City Hall and you will read a notice of this sort:

"Because of the scarcity and cost of coal at the present time, the young ladies who receive company request the young gentlemen to bring their fuel when they call. Soft wood is adapted to newcomers or those who have not as yet taken serious views concerning the question of matrimony. Hickory wood will be considered as a genuine tribute to the shrine of Cupid, and the object of the caller who brings it will be seriously considered. The engaged home or bring a bushel of coal if he can. As he has passed the 90 per cent. point and the question is settled he had better quit the job and give the rest of the family a show."

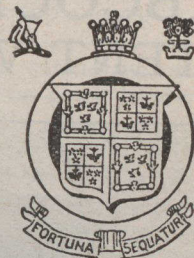


How high did your nose go when you read about that fashionable San Francisco woman who was attended at her wedding by three dogs dressed in embroidered brocade as bridesmaids? Well, don't let your nose stay up there, because there may have been much wisdom in that bride's head. The chances are that a fellow who would marry a woman thus given to dogs would need the watching of about three dogs dur-



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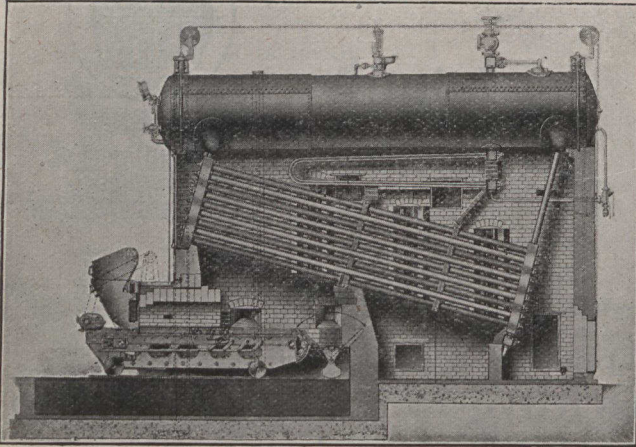
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POSITIVELY THE
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Steel Shipbuilders, Engineers and Boilmakers
Steel Vessels, Tugs, Dredges and Barges of
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Insist on having

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India Pale Ale

Prejudiced and unscrupulous vendors may suggest others, but compare it any way you will—purity, freedom from acidity, palatablene—Labatt's Ale is surpassed by none, equalled by few—at about half the price of best imported brands.

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ing wedded life, and that the bride saw wisdom in introducing the dogs early. Again, wasn't it her notice to the bridegroom that she would have something to love, something to fondle, something to kiss, if his love should cool? Still, again, there has not been a word of reproach offered against the character of those dogs, and three sincere, honest dogs would be a positive relief from the hypocrisy, envy and vanity of almost any fashionable wedding.

Of course there are people who can't afford embroidered brocades for their bridesmaid pups who will disagree with me in these premises, but it will be because of envy alone. They are people who can only afford to dress their hymeneal hounds or terriers in toweling, calico, night gowns, or pyjamas, and not in embroideries and passementeries. The point that I make is that three dogs or thirty dogs, embroidered or unembroidered, were very likely *à propos* round the altar in this case. You couldn't expect a modern society lady to tear her heart away from three decent dogs all at once, and the presence of three glaring, eager terriers undoubtedly aroused, more than usually, serious consideration of the sacred vows he was making on the part of the bridegroom.



FOREST PHILOSOPHY.

Has rheumatism got in his knee,
Or gout—the accursed!—up and
played
His miserable tricks? Ah, no, I see
He's keeping step with a hobbled
maid.

Many a man complains that he is
misunderstood when he really ought
to be thankful that he is.

After learning a profession many
a youth discovers that he should
have entered the civil service.

If it were not for an occasional

cold in the head many persons would
go through life without having any-
thing in their top pieces.

If you look attractive at break-
fast you will be more likely to have
your husband's company at dinner.

Girls, remember that a promise to
die for you is no good unless accom-
panied by an insurance policy.

Women will never be independent
until someone invents a self-hooking
dress.

When first they wed she gave him
half

The clothes hooks for his share.
A year has passed and now he hangs
His coat and trousers on a chair.

There are some rare old patriarchs
in the Senate, but at the rate it is
getting action there Senator Powers'
Superannuation Scheme bids fair to
be the oldest inhabitant of the Up-
per House.

Here's a German physician who
says there's no such thing as can-
cer among savages. Do savages ever
have appendicitis?

If you want to flatter a homely
man tell him his baby looks likes
him.

The difference between jobs and
positions in the service seems to be
largely a matter of salary.

Some housekeepers are paid more
than wives. Doesn't your wife de-
serve a salary?

The saddest words of all are these:
"We'd like to have you settle,
please!"

If some men were as angelic as
their wives wish them to be, the
wives would soon cease to care for
them.

JACQUES.

Correspondence.

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

Pensions de Retraite.

Aux Editeurs du *Civilian*:

Peut-être est-il indiscret de vous demander d'ajouter ces lignes à tout ce qui a déjà été écrit dans votre journal au sujet des pensions de retraite. Le nombre d'articles parus prouve, cependant, que la question a son intérêt et que, malgré l'opinion qu'un de vos correspondants émet dans votre numéro du 30 décembre dernier, (page 465), il est important qu'elle soit résolue sous peu.

L'idée que le fait d'être pensionné un jour soit un signe d'asservissement est peut-être originale. Il est vrai que, dans certaines familles, on reconnaissait autrefois les services des vieux serviteurs en leur réservant une place chaude sous le toit de leurs maîtres. Cela ne prouve pas que ces serviteurs aient été asservis, mais qu'ils avaient servi loyalement de bons maîtres.

Peut-on considérer comme amoindri le soldat que le pays remercie de ses services en lui assurant, en compensation du sang exposé ou versé pour sa défense, l'existence de ses vieux jours, tandis qu'au contraire tout ce qui peut le désigner à l'attention et au respect de ses compatriotes lui est accordé?

On peut sourire à l'exhibition de ces distinctions honorifiques, mais il faut bien reconnaître qu'elles fleurissent surtout sur des poitrines de braves gens.

Voyons plutôt dans le système des pensions de retraite, des pensions d'état si l'on veut les distinguer de celles établies par certaines compagnies, lesquelles n'ont rien à faire dans la question qui nous intéresse, un moyen que l'état emploie pour récompenser de longs et loyaux services, généralement faiblement rétribués. La récompense ne serait humiliante que si elle n'était pas méritée.

En ce qui touche à l'indépendance, peut-être est-il bon de rappeler que personne n'est nommé fonctionnaire contre son gré et que, bien au contraire, quelque modestes qu'ils soient, les emplois sont relativement recherchés; de plus, que nul n'est tenu de mourir à l'attache, (j'allais dire à la tâche), et qu'une démission est toujours possible. Faut-il ajouter que certains emplois, ceux qui exigent réellement des capacités, peuvent permettre à ceux qui en ont charge de se distinguer suffisamment pour recevoir de l'extérieur des propositions avantageuses. Cela s'est vu, encore récemment.

Nous espérons voir fonctionner, et cela

bientôt, un système de pension qui englobe tous les fonctionnaires du Canada; en attendant cependant il n'est peut-être pas inutile de signaler une situation anormale.

L'état nous offre la facilité de nous assurer à des conditions très avantageuses jusqu'à un maximum, qui devrait certainement être relevé. D'autre part, nous subissons une retenue de 5%, portant intérêt semestriellement à 4%. L'intérêt s'ajoutant au capital.

Ce placement à intérêt composé, destiné à constituer une épargne dont les nôtres bénéficieraient en cas de malheur, représente rarement rien de plus que la somme que nos proches devront consacrer à nos funérailles, et ne leur rapportera jamais grand chose, pas plus qu'à nous, en supposant que nous vivions jusqu'au jour où nous devrions, sous les poids des ans, renoncer à nos fonctions.

Ce naïf système d'épargne que l'on nous impose, (intérêt composé à part), rappelle un peu le vieux bas de laine de nos grand'mères, il ne produit guère plus, il y a cependant cette différence qu'en cas de besoin, même absolu, on ne peut y recourir, tandis que le bas de laine s'ouvrait quelquefois.

Admettons qu'il soit utile de rappeler à des agents, parfois trop certains de leur position, qu'il est bon de réserver l'avenir des siens et d'être économe, et même de les contraindre à l'économie, laissons-les au moins en mesure d'économiser d'une manière fructueuse.

On nous offre une assurance à des termes avantageux, merci. Mais il nous faut en payer les primes. Avec quoi?

Pourquoi ne pas nous les faire payer avec cette retenue presque improductive de 5%, complétée au besoin, au cas où, selon les montants respectifs de la police et de la retenue proportionnelle, cette dernière serait insuffisante.

De cette manière, notre employeur serait certain que nous aurions assuré, dans la mesure de notre possible, l'avenir de nos proches ainsi que le nôtre.

Il peut sembler ironique d'engager un agent, disposant d'un salaire modeste, à contracter une assurance sur la vie, après lui avoir imposé une retenue placée de manière à ne lui rapporter qu'une somme dérisoire, comparée à celle qu'elle produirait convertie en prime d'assurance.

Nous reconnaissons qu'il est bon de prendre soin des prodiges et des insoucians; allons jusqu'au bout, et, puisque le système des pensions tarde à s'établir, au moins permettons-leur de faire un bon placement tandis qu'on les met actuellement, (tout au moins une grande partie d'entr'eux), hors d'état de participer à l'offre qu'on leur fait.

Retenons 5% de leur salaire. Ce n'est pas beaucoup si cette somme est placée

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Effer-
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ALL DRUGGISTS
25c. & 60c.
BOTTLE

All Bad Effects

caused by over-eating and drinking are quickly remedied by following the directions.

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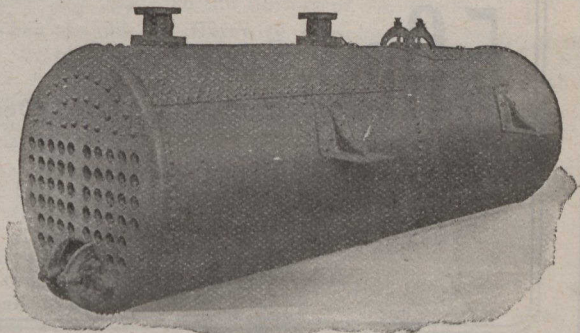
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STEAM
Economically

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Distinguished for the variety
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Choice of Varied Fish or Meat Menu

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Choice of Varied Desserts

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Emerald Spring Water

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sur la police que le gouvernement canadien offre à ses employés, offrons-leur même, au choix, le droit de la verser comme prime à une compagnie solide, contrôlons les versements à cette dernière, en les faisant effectuer au besoin par les comptables des ministères, mais cette retenue de 5% est énorme s'il faut que l'agent qui y est astreint s'oblige d'autre part à un prélèvement équivalent pour contracter l'assurance offerte, à laquelle, malgré son désir d'assurer l'avenir des siens, il lui faudra le plus souvent renoncer.

Tout à vous,
"C."

A Word From a Mail Clerk.

To the Editors of *The Civilian*:

Enclosed find express order for my subscription. A little more care as to the class of articles you allow to be published would make *The Civilian* nearly perfect. But a few more like that G. O'C. letter on his mail clerks must have a bad effect.

Yours truly,

"Incentive."

To the Editors of *The Civilian*:

In yours of the 15th inst., "The Regeneration of the Indifferent," you say nothing about the *incentive*. When the old-time preacher exhorted to a better life (Regeneration) he showed you a bottomless pit filled with all sulphurousness which you could by this means avoid. The modern preacher shows you the advantages of right or regenerated living.

Mr. C. C. James showed in his scheme for the regeneration of the farmer increased profit in his labours. Herein lies the chief and universally acknowledged *incentive*. When you ask for the regeneration of the civil servant, and I admit the need, what is, or where, oh where, is the *incentive*? The servant who has laboured to do his duty for 10, 15 or 20 years, and has faithfully accomplished it, is treated in our present system the same as the one who has made no effort, taken no care.

Your new appointee enters an office and sits between the two of them, is paid the same as either, and knows that there is but little probability that an increase would ever be his. Why should he worry? So he kicks off his shoes and goes easy! There is lacking the principal *incentive*.

Tell me what can the Capital expect in the way of regeneration under such a system.

Truly yours,
T. HAYNE.

Sarnia, Ont.

BONDS & INVESTMENTS

Correspondence Invited

C. Meredith & Co.

(LIMITED)

BOND BROKER & FINANCIAL AGENTS

101 St Francois Xavier St

Montreal

To the Editors of *The Civilian*:

Herewith I enclose fifty cents to renew my subscription for *The Civilian*, which, like other good things, improves with age.

With compliments of the season,

I am, Gentlemen,
Yours truly,

O. FITZABOYN WILKINS.
Bridgeburg, Ont.

Insurance for Women.

To the Editors of *The Civilian*:

From time to time articles have appeared in *The Civilian* on the subject of Civil Service Insurance, and in the issue of December 16th last I note that at a meeting of the Executive of the Association a committee was appointed to look after this matter. Unfortunately the advantages offered by this insurance are only open to the men of the service, although there must be, and doubtless are, a great many women in the service who find it necessary to make some such provision as insurance affords and who would be glad to take advantage of the easy terms of payment which government insurance permits of.

I should be pleased to know if this subject has ever come up before the C. S. Association, and if so has any action been taken in the matter. I have written to the Superintendent of Insurance regarding

this matter, and in his reply received this morning he states: "In the absence of Mr. Fielding I cannot say whether he has received any communication upon the subject or not."

Whatever may have been the conditions in the service when this Act was framed, it must surely be recognized by all that with the large number of women now in the service and under present day conditions, which make it often as necessary for the women as for the men to make such provision, in justice this privilege should be extended to the women.

Yours truly,

M. L. E.

Comment on 'Otium cum Dignitate.'

To the Editors of *The Civilian*:

Although I fully appreciate the humorous character of the article, 'Otium cum Dignitate' that appeared on page 523 of *The Civilian* for Jan. 27, 1911, I think it contains two remarks, of a somewhat similar nature, that ought not to be allowed to pass without correction.

It is quite probable that the writer of the article referred to is aware that the correct pronunciation of the word 'clerk' is 'clark,' and that 'Smythe' and 'Smyth' are older spellings than 'Smith'; but, as apparently there are many people who are not so well informed, it is a pity to help to confirm wrong impressions by ridiculing correct forms even in fun.

With regard to the first point, although the English language is living and growing, which means changing, so that it is a difficult thing for dictionaries to keep up to date, still, as a rule, the verdict of good dictionaries is accepted, on the ground that they are supposed to represent the usage of the majority of people of education and culture.

The Imperial dictionary gives the pronunciation of the word 'clerk' as 'klark', and I fancy that this pronunciation is the only one to be found in any dictionary published in Great Britain.

While the American dictionary called 'The Standard' gives only the other pronunciation of the word, namely, sounding the letter 'e' as in the word 'over', it adds the following significant quotation:—

A familiar illustration of this may be found in the words Derby, *clerk*, in which the er sounds as ar, but which many persons, especially of that class which is beginning to claim educated work, now pronounce literally.

Earle *Phil. Eng. Tongue*, ch. 2, p. 164.

The tendency of 'e' to broaden into 'a' is quite recognized. Speaking from memory, I might cite such words as 'heart', 'hearth', 'sergeant' or 'serjeant', 'parson', all formerly pronounced like the word 'her' (the word 'parson' was originally 'person', old Fr. 'persone', Lat.

'persona'). Recently when examining some old deeds, I noticed the old spelling 'Jervis', now 'Jarvis', and in an old French deed I observed the old spelling 'jerdin', now 'jardin' (English, garden); while anyone knowing Latin and French must have noticed that the Latin 'per' has become 'par' in French. The history of the name 'Malta'—the island of Malta, in the Mediterranean sea—might, perhaps, also be mentioned as an illustration of the principle under discussion. The older form of the name was 'Melita' (with the accent on the first syllable). The tendency of language is to shorten the number of syllables: this name probably underwent two changes,—first, 'Melita', then 'Melta', now 'Malta'.

With reference to the name 'Smith', it may be remarked that the history of this name is quite clear. 'Smite' is an old English word, meaning to strike hard. The man who was striking metal all the time was called the man that 'smitheth' ('th' being the old form for 's' in the present tense of a verb). In short he was called the 'Smiteth', which naturally became shortened into a name of one syllable 'Smythe', the 'y' being considered necessary to indicate the long sound, which would become lost in the adoption of the spelling 'Smith'. So, while the word indicating the trade of a smith has become shortened, both in sound and spelling, to 'smith', there is a reason why the proper name should be retained in its old form if persons holding it choose to do so.

Yours truly,

H. C. ROSS.

Feb. 1, 1911.

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CIVIL SERVICE CLUB NOTES.

The following new members have joined the Club within the last fortnight:

- Auditor-General's Office — J. R. Munro, E. E. Stockton.
- Agriculture Dept. — W. J. Lynch, Dr. J. G. Rutherford.
- Finance Dept. — A. K. Blackadar, A. J. O'Reilly.
- Interior Dept. — T. A. Browne, T. Fawcett.
- Justice Dept. — Dr. Charles Morse.
- Marine and Fisheries Dept. — A. Boule, L. E. Coté, Alex. Martin.
- Mines Dept. — J. M. Macoun.
- Naval Dept. — J. R. Dupuis.
- Post Office Dept. — F. J. Doyle, Walter Rowan.
- Printing and Stationery Dept. — F. W. Boardman.
- Privy Council Dept. — A. J. Keating, H. A. May.
- Public Works Dept. — Geo. T. Hennessy.
- Senate — Capt. E. J. Chambers.
- Transcontinental Ry. — D. Hector, R. M. McGill, D. Robertson, R. Bruce.

The institution is going along in a most flourishing manner. The warm grate fires are most cheerful during the cold weather. The bridge whist tournament is nearing completion. The following was the standing on Monday night, Feb. 6th:

	Won.
C. P. Flynn	3
J. M. Chalifour	9
T. D. Caldwell	0
Gus Richard	10
Alex. McMillan	4
F. J. Audet	9
C. H. Parmalee	10
G. S. Hutchinson	8
J. W. Reid	6
C. B. Burns	7

Rod. D. Girard	0
C. P. Spence	7
A. Chevalier	13
W. A. Fraser	8
J. K. McLean	6
Alb. Harwood	10
W. W. Leach	7
A. A. Lapointe	6
F. A. Campbell	5
J. A. Burroughs	7
G. H. Cooke	5
L. Lasakle	12
Gus Labine	11
F. Fallon	6
J. R. Roy	5
C. Mair	4
F. K. Bennetts	7

The Club is considering the holding of another At Home, to which each member may bring his friends in the service. The membership bids fair to reach the 200 mark shortly.

The reading room is under the direction of Dr. Otto Klotz, which is a guarantee that the right sort of material will always be found there. Members of the civil service who are not residents of Ottawa will be welcome at the Club, while visiting the Capital. Ex-members of the civil service are eligible for membership, and quite a number are joining the club.

The Earl of Arran, K.T., has recently accepted a military appointment in Dublin, and as this entails residence in that city he has had to resign the chairmanship of Bovril Limited. His place on the board of that Company has been filled by the Earl of Errol, K.T., who has been appointed as chairman. In Scotland the Earl of Errol ranks second only to the King.

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