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A PAPER

ON THE SUBJECT OF

PENSIONS

TO

WIDOWS OF CIVIL SERVANTS,

BY

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LOCAL GOVERNMENT BOARD, IRELAND.

Read before the

CIVIL SERVICE LITERARY SOCIETY,

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IRISH CIVIL SERVICE COMMITTEE,

212, GREAT BRUNSWICK-STREET, DUBLIN.

PROPOSED WIDOWS' AND ORPHANS' FUND.

At a General Meeting of the Committee, on the 8th of June, 1876, the following were appointed an Auxiliary Committee, to aid the Committee in London in promoting this Fund :—

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THIS PAMPHLET

IS DEDICATED TO

THE COMMITTEE

AS A TOKEN OF THE EARNEST INTEREST TAKEN BY THE

AUTHOR IN THE CAUSE WHICH THEY ARE

ASSOCIATED TO PROMOTE.

MR. CHAIRMAN AND GENTLEMEN,—

Impelled by a feeling of the utmost intensity, I feel constrained to depart from the custom which has hitherto prevailed—to quit the domain of Literature for the nonce—and to essay, under the light of unadorned truth, the disquisition of a question abounding with absorbing interest to ourselves, and possessing the attraction of self concern for every fellow-member of our service.

The question to which I shall ask your serious attention this evening is one of vital importance to us all, and may, perhaps, bear the character of a grievance; but if such a character be imputed to it, I must say I approach the subject with the utmost deference for those under whose control I serve, and totally uninfluenced by the smallest desire to depreciate my position. Though I have been a servant of the Crown for many years, my experience has never altered my first impression that the State is a just employer; and my wish shall ever be that I may not, by any momentary forgetfulness, deviate from the most complete reciprocation of the kindness which I have always received. I avail myself of the opportunity of making this avowal; for I feel that my appreciation would not find adequate expression in the gratitude which even the most unceasing diligence could suggest.

I have no doubt most of you can subscribe to this view of our general treatment. But when we look beyond the present to penetrate the uncertainties of the future, and attempt to dissipate the haze which now envelops the security of our nearest ties, we at once founder in the bewilderment of a sad and melancholy contemplation—then, indeed, the cup of satisfaction has, for many, one drop of bitterness which gives its flavour to all the rest—one dark spot which tarnishes the whole. There is not one in our service on whom devolves the charge of family responsibility, and who is impressed with a becoming sense of his position, who would not fain suppress the terror of a premature demise, and the consequences to his family which such an event should certainly involve. The subscription lists occasionally presented to us for the widows of deceased fellow officers remind us of a condition at which our pride would make us blush, but at which reflection bids us grieve. Influenced by some incompatible refinement, however, the faculty of suppressing our feelings appears to have grown upon us; and the absence of a provision for the Widow of a Civil Servant is a grievance which has never yet received the prominence which its merits should obtain. I ask your indulgence, then, whilst I avail myself of the occasion you have so kindly afforded me to bring this important matter under notice, and (*cum bonis faustisque ominibus*) to adduce those arguments in support of its claims which a careful conception of the subject must suggest. In assuming so grave a duty I feel a conscious rectitude of purpose, which may, at least, impress my motive with respect; and in deference to our own dignity, and to the justice of our cause, I choose rather to establish and expose our true position by the moral force of argument than to seek a remedy through any *ad misericordiam* appeal to the beneficence of the State. A truthful exposition of a question so patent from whatsoever light it may be viewed may, perhaps, inaugurate a period of exertion on our part which shall culminate in a deliverance from the incubus of disquietude and unrest which has oppressed our public and private life, and may open to us a season of hope which shall, at last, dispel the

gloom that has hitherto hung like a dark cloud upon the horizon of our existence.

A person who enters the service of the Crown virtually devotes his existence to his country : his life is thenceforward spent between office toil and whatever comfort and repose his remuneration for that toil may provide. The great chances of life, which bring fortunes to many, are closed against him, and he can cherish no other prospect than a hoped for recognition of his faithful labour. His greatest source of enjoyment in life is his home, though the limits of his income often enforce the observance of the most rigid economy even there. His prospects are selfish in the extreme ; they secure a competence to himself during life, but wholly omit the consideration of his family dependents who may survive him ; yet any effort on his part to provide for such contingencies must necessarily be abandoned in despair. How sore is the thought, how poignant the feeling, how utterly unbearable the contemplation, which reminds him of the fate that must befall his family should he succumb to illness or disease. He is exclusively the servant of the State, and to the State exclusively he must look for the means to allay these anxious fears.

The man who lives for himself alone, and the exertions of whose existence are entirely devoted to that end, constitutes an exception in life which now amounts to a social phenomenon ; the welfare of others has ever constituted the grand desideratum which prompts the noblest efforts of our lives, stimulating to energy and power talents and resources which, in the absence of so interested a motive, would have lain torpid beneath the shade of apathetic indolence.

The Divine forecast, which has received continued fulfilment since the time of our first parent Adam, ordained that a man and his wife should be one flesh. To this decree let us ask the State to acknowledge allegiance in its relations with those whose lives are devoted to its service.

The regulations of the Government service provide that in the event of an officer serving over a prescribed number of years, he becomes entitled to superannuation proportioned to the length of his service. It would be a just extension of this provision if pensions were conceded to Civil Servants' widows, based on similar conditions, in cases where officers, by their service, entitle themselves to superannuation, but die without quitting the service to receive it. The rights of property, which are not more sacred than those of labour, recognise a wife's claim to her husband's possessions. Possessions are acquired by the profits of labour. If a husband, then, by his labour, earn an annual allowance called superannuation, but die without receiving it, is it unreasonable to expect that his widow, to whom is transferred the exclusive responsibility and care of his family, and who has been herself entirely dependent upon the proceeds of his labour for support, should receive either a similar sum or a fair proportion of it? There is seldom so great a disparity in the ages of man and wife as to render it a rash or foolish undertaking to give to either, for life, what may be fairly earned by the labour of one, especially since such labour, though rendered by one, according to the rules which govern the constitution of civilized society, had always been given on behalf of both. The occasions which might arise for the exercise of such a concession would, perhaps, be comparatively few, but until some such concession be made, and all of us can rest in the consciousness of the prospect, the *employés* of the State can never relieve themselves from the

harassing and dejecting anxiety which at present embitters their married life.

The illiberality of our present scale of superannuation is a justifiable ground for seeking its extension to the benefit of widows and orphans, and such an extension, there is no doubt, would be the most welcome form in which its advantages could be increased. The present Act allows one-sixtieth of the salary for each year's service, or one-third after twenty years, one-half after thirty years, and two-thirds after forty years, but does not allow more than two-thirds in any case, even where the length of service may exceed forty years: no claim is entertained under any circumstance for less than ten years' service. Under the Union Officers' Superannuation Acts two-thirds of the salary can be voted as superannuation without any reference to the period of service, provided the officer be incapacitated for the efficient discharge of his duties, it being, of course, discretionary with the guardians to determine upon any amount less than two-thirds, according to circumstances; thus, if a deserving case should arise, it is in the power of Poor Law Guardians to award to any of their officers after, say, ten or twelve years' service, the same proportion of salary which a Civil Servant could only obtain after forty years; yet both acts were framed by the same Legislature; but the generous amounts, or those granted to union officers, are paid from local rates, whereas Government officials are paid from the public funds. This explains, but certainly does not justify, the distinction. If expediency suggested the discretionary power bestowed by the Union Officers' Acts, it was manifestly unfair to withhold the same power from the Acts governing the determination of allowances to the members of our service.

A glance at the last annual report of the Local Government Board will show cases in which superannuation allowances of one-third, and in some instances nearly one-half, the officer's salary have been granted after less than ten years' service. The allowance in each case was just and proper; but had the fate of the parties depended upon the Act which guides the determination of such allowances to Civil Servants, they could not have obtained any superannuation at all.

There is a superannuation fund at present in existence, established in pursuance of an Act obtained by the Railway Clearance Committee in 1873: the rules regulating the disposition of this fund are so applicable to the exigencies of our case, I shall mention a few of their most salient features for your information:—

By the rules of the Clearing House Committee any salaried officer or clerk in railway service has, irrespective of age or condition of health, and without medical examination, the option of joining the fund. The ordinary subscription of each member is two and a-half per cent. of the official's salary, deducted monthly. To this the Railway Company contributes monthly an equal sum, so that fully five per cent., *plus* interest at four per cent., is laid by for the members. If a member leave the service of his own accord, except through pecuniary fraud, he receives half his contributions. If dismissed for any cause save fraud, the whole of his contributions will be returned to him. Should he be dismissed, or be compelled to resign through ill-health, the whole of his contributions will be handed to him, with four per cent. interest. If a member die in the service before being superannuated his representatives will receive the whole sum he has contributed, with four per cent.

interest. Should a member die after being superannuated, there shall be paid to his representatives a sum equal to his own contributions, less the sums he may have received as superannuation allowance. If, after ten years' service, a member be incapacitated by infirmity of body or mind, not the result of his own misconduct, an annuity will be granted to him while so incapacitated, whatever his age may be. If a member attain the age of sixty years, he may then claim an annuity, whether infirm or not, provided he retire from the service. The annuity is computed upon the average salary upon which the member has contributed. Thus, after ten years' service, he receives 25 per cent. of his average salary. If his salary be £200 a year, he receives after ten years' service £50 per year. The percentage increases one per cent. for every year's salary, until after forty-five years' service he receives sixty-seven per cent. of his average income. All allowances are paid monthly or quarterly, as the superannuated member wishes.

It will be seen from this that a person fulfilling the conditions under which superannuations are granted according to the scheme can obtain one-fourth of his salary after ten years, and larger amounts in proportion to his service; and, moreover, his representatives would be entitled to the amount of his allowance, or balance of his allowance, should he die without receiving it in full, which is the very provision of which the Civil Servants stand so much in need; and yet, with all the completeness of this scheme, and notwithstanding the liberal allowances under it, its entire cost only amounts to a charge of five per cent. on salary, viz., two and a-half contributed by the company, and two and a-half deducted from the officer. Considering the illiberal scale of superannuation allowed to our service, and the entire forfeiture of the amount in the event of the person dying without receiving it, the cost of our superannuation scheme, if paid from such a fund, would be an extremely small percentage indeed.

There was a Civil Service Superannuation Act passed in the year 1822, the provisions of which somewhat resemble the regulations framed by the Railway Committee. It directed a deduction of two and a-half per cent. from all salaries between £100 and £200 a year, those under £100 being exempt; five per cent. from all salaries exceeding £200 a year, to the extent of a regulated salary authorised by Treasury Minute; and ten per cent. from any salary which an officer then holding office might receive above the regulated amount. The abatements were to be formed into a Fund, and if a Civil Servant died in office, or even after his resignation or removal, without having received a retired allowance, the whole amount of his contributions should be paid to his representatives. One-half the superannuation allowances granted after the date of the Act were to be paid from the Fund so created, and the other half from the Consolidated Fund. By an Act passed in June, 1824, the Act of 1822 was repealed, and it was directed that the contributions which had been received under it should be returned to the contributors, and that all superannuations thereafter granted should be paid from the Consolidated Fund.

Notwithstanding the number of years during which the Civil Service Superannuation Acts have been in force, the small proportion which the number of persons on superannuation bears to the normal strength of each department is remarkable. Taking, for example, three of the principal departments in London and three in Dublin, we have the following results :—The numbers of officers provided for in the estimates for the

year ending 31st March, 1873, under the sub-head of salaries in the Foreign, Colonial, and General Register Offices, London, were 115, 55, and 87 respectively, or 257 for the three departments; the numbers of former officers then on superannuation from these departments were 12, 9, and 9 respectively, or only 30 in respect of the three departments; the retired members being in the ratio of about 1 to 9 of the acting members. The numbers of persons provided for in the same estimates for the National Education, Poor Law, and General Register Offices, Dublin, were 141, 69, and 43 respectively, or 253 for the three departments; the numbers of former officers then on superannuation from these departments were 8, 7, and 1 respectively, or 16 from the three departments; the numbers on superannuation being in the ratio of about 1 to 16 of the acting members. In gleanings these particulars I have avoided the latest estimates, inasmuch as many officers have been induced, and in some cases compelled, to retire recently on exceptionally advantageous terms, to facilitate the introduction of new regulations, and this, of course, has swelled the present superannuation lists to abnormal dimensions. In a petition signed by more than 9,000 members of the Civil Service, laid before the Select Committee on Civil Service Superannuation in the year 1856, the following passage occurred:—"It is estimated that, according to the average duration of life, not more than one in ten can be superannuated." The estimate was based upon calculations made by Mr. Bromley, C.B., Accountant-General of the Navy, and Dr. Farr, F.R.S., and was concurred in by Sir C. E. Trevelyan.

It appears at first sight unaccountable that the Government superannuation allowances, although only availed of to such a limited extent, sometimes represent a far higher percentage on the salaries of departments than the amount (5 per cent.) adopted by the Railway Clearance Committee as sufficient to fulfil the undertakings of their scheme, although the latter percentage provides for a much more liberal scale of superannuation than ours, and makes allowances for widows or other representatives besides. But the apparent difficulty admits of easy explanation. Such a fund as that possessed by the Railway Clearance Committee is composed of subscribed capital, interest, and compound interest. Assuming that it was regularly subscribed to from its initiation, it would probably be in existence some years before the demands upon it could be very seriously felt; during such period all spare capital would be, of course, invested in the most profitable way, bearing the highest rate of interest. By the time the demands would become numerous, the fund would have developed so largely as to meet many of the demands upon it by the interest on its capital alone. After the lapse of say twenty years, the number of annuitants would have increased to such an extent it would sometimes be impossible to pay them exclusively from a current subscription of 5 per cent. on salaries, but the deficiency would be amply made up by interest and capital accumulated at periods when the demands were lighter.

The amounts voted to pay salaries in the Foreign, Colonial, and General Register Offices, London, during the year ending 31st March, 1873, were £58,785, £29,452, and £21,863, or £110,100 for the three departments. The amounts required to pay the superannuation allowances of former officers of these departments were £3,177, £4,226, and

£1,402, or £8,805 for the three departments—a sum equal to 8 per cent. on the office salaries.

The amounts voted to pay salaries in the National Education, Poor Law, and General Register Offices, Dublin, for the same year, were £40,553, £24,328, and £8,860 respectively, or £73,741 for the three departments. The amounts required to pay the superannuation allowances of former officers in these departments were £837, £1,118, and £98 respectively, or £2,053 for the three departments, being considerably less than 3 per cent. on the office salaries. If the Government had voted, since the passing of the Superannuation Acts, a fair, regular, annual percentage on the salaries of all departments, as a special superannuation reserve fund, the amount that would have accumulated by interest and otherwise during the earlier years of the Acts' existence would have obviated the necessity for any increase at any period since, or at any future time; and if they should ever consent to grant widows pensions, the allocation of a regular annual percentage on salaries to a special fund for the purpose would obviously be the cheapest method of meeting the expense.

In the settlement of salaries generally throughout the Service, there can be no doubt that credit has always been taken for the prospect of a superannuation allowance; in other words, the State reasons thus:—We allow our servants a superannuation allowance; they have no occasion to lay by for old age, and, consequently, we need only pay as much as will meet their present wants; let us deduct, then, a percentage from what we would allow if they had to make such a provision for themselves, and recoup the exchequer the cost of doing so for them. It is fair to assume that by such a process of reasoning the salaries paid are smaller in some degree than those which would be assigned to the various duties if such a prospect did not exist, and that thus there is an actual deduction made from the salary of each *employé*, to be returned to him in the form of superannuation allowance. If, then, a man die without entering upon the receipt of the allowance to which he has thus become entitled, and it be not transferred to his widow as his representative, then his wife and family are unjustly deprived of a portion of his earnings during the entire period of his official career, inasmuch as the superannuation to which he had become entitled had been, in fact, purchased by him by annual abatement of salary. Every profit from a man's labour is his family's profit as well as his own. If, therefore, a man die without receiving a stipulated compensation for service done, towards the rendering of which his entire life has contributed, it is only reasonable to expect that the amount should be surrendered to his widow for the benefit of those to whose nurture he himself would have applied it with joyful satisfaction.

In illustration of the uncertainty attending the prospect of a superannuation allowance, so long as its value shall be withheld from a man's family unless received through himself, I may mention the following as one of many instances that have come within my own knowledge. A gentleman entered the service at the age of eighteen; he devoted himself with unflinching zeal to his duties for a period of forty-two years; he was then sixty years of age exactly, and, consequently, was entitled to retire on a superannuation allowance of two-thirds of his salary; but a few months after he had fully entitled himself to do so, and almost

before he had time to take that step, he was seized with illness, not in any way constitutional, but which proved fatal. Was it right to deny to this gentleman's family the reward of his forty-two years' service, in prospect of which he had practically suffered a constant deduction from salary during that period? Supposing the superannuation allowance to which this gentleman had become entitled to have been only £200, the commutation value of that annuity, at the age of sixty (according to the law of mortality adopted for the tables regulating the grant of annuities on male lives at the National Debt Office), would be £1,839 12s.

A superannuation allowance, unless its advantages can be extended to a man's family, loses its paramount value; it secures a competence for the labourer himself, but leaves his wife and family to fate, if they should survive him. Taken in this view, it is to many only the shadow for the substance—the surface for the depth—the apparent for the real; auspicious in prospect, but oftentimes portentous in fate.

The recent Order in Council, which introduces a class of men to each public department commencing at £80 per annum, and rising by triennial increments of £15 to a maximum of £200, affords an *a fortiori* reason why the State should make provision for its servants' widows. It will at once be admitted that the value of those new appointments totally excludes the possibility of their holders making any such provision themselves. But apart from a consideration which perhaps has only humanity to recommend it, these new appointments might, in such a way, be made infinitely more attractive than they are, at a trifling cost. The inadequacy of pay would then, in some measure, merge in the other allurements attached to the position, and the additional prospect, though inexpensive to the State, would, no doubt, exercise a beneficial influence in securing men of superior calibre and efficiency to those which can otherwise be obtained on the terms now offered.

The most fertile imagination could hardly depict, or the most thrilling pages of misery unfold, a more deplorable fate for a widow and her bereaved children than that recently set forth with such graphic accuracy in a leading Dublin newspaper, which account I may be permitted to quote in full;—

“On the 28th day of June, a gentleman who for sixteen years had been in her Majesty's Civil Service as clerk in an office in Dublin, pondered how he might spend his holiday. He had felt a little ill from stooping over a desk—writing is one of the most unwholesome occupations, according to Dr. Farr. But he told his wife and four children that it was nothing, and would be blown away by the sea breeze, and a month's ramble by the wimpling waves. He had been punctual, assiduous, exact, and careful, and had earned his holiday; so the wife, and daughter, and son were cheerful. They had never wanted for anything, for he was economical and they were thrifty; but on that same 28th June—the evenings were very bright and warm—he passed away. The heart refused to do its office, and the master of the household was gone. Old friends attended the funeral, but few asked how the widow and the four children were to live. When the great burst of sorrow was over, and the week's marketing came no longer home, regularly as clockwork, they looked round the house once so happy, and found that when small debts were paid there would be very little left. The world was cold, as they had already found, and so they decided to open a little shop, and work hard ‘with the

needle' to obtain warmth and food. The four children laboured hard, and the mother fell ill. They could not procure her proper nourishment, and every day her voice grew weaker, her step more feeble, and her breathing quicker, and she slowly was fading away.

"But in June, 1874—her husband had died in that bright month eight years before—she and the four children were almost stranded. They had worked patiently and uncomplainingly for those eight long years, without asking for help from any one. But then, in June, 1874, in a moment of distraction, the widow thought she would venture to appeal to the Treasury for some aid, as her husband had been so long in the Civil Service, and she addressed a memorial to 'My Lords.' My Lords did not vouchsafe a reply until 17th August, more than nine weeks after the application, and then they said they were very sorry, but they had no money, or, as they put it, 'no funds at their disposal' from which they could help the widow and her four orphans.

"On the 25th September the widow wrote again. The screw of poverty, the sting of pain, the hollow feeling of privation were then more bitterly felt. She mentioned several widows whose cases were by no means so hard, to whom My Lords had given help in the form of gratuities. One obtained £75, another £50, a third £150, a fourth £75, &c., &c. She implored My Lords to reconsider her case. On the 9th of October Mr. Turner, writing from Downing-street, says that her letter had been forwarded to Mr. Disraeli, who directed her name to be added to the list of applicants for Royal Bounty, and that her application would be considered 'at the proper time.' The proper time, alas! was 'the convenient season' which never came to Felix.

"The letter, however, gave a gleam of hope, and we dare say they were cheerful and looked daily for the postman—not all—for the proper time came to the widow, and she did not trouble the Treasury any more. On the 3rd of February, 1875, her daughter writes to Mr. Turner, telling him that her mother had died, and had left a small inheritance of debt, and she begged once more some relief. The answer is, 'the reduced state of the Royal Bounty does not allow any hopes of obtaining aid being held out to you.' That reply is dated February 7, 1875; and then came another sorrow—almost worse than all. One of the sisters had married an Englishman, who deserted her and her three children. She came back to Dublin to try and get bread for the three little ones by needlework; but her health broke down, and, after being eight months in Baggot-street Hospital, where she was most tenderly treated, she was sent forth, but on crutches, for her leg was amputated.

"The little shop is gone; the threads and tapes and needles are gone; there is nothing for any of them, young or old. Some friends gave them £6, nearly four months ago, and on that they have all managed to live since. They have high testimonials as to their character and respectability, and they have asked us to say that if they had a small sum wherewith to open a little shop again, and stock it with articles hourly wanted, they would take in needlework too, and work more earnestly than they did even in the eight years which darkened life after their father died. Unless some kind people 'help them a bit,' they have no resource but the poorhouse, since 'the Royal Bounty is in so reduced a state.' We shall be happy to receive any contributions intended for the purpose."

The response to this article was both liberal and prompt, and without any further appeal a sum of about £100 was subscribed in less than a fortnight—one contributor expressing a hope that his subscription might help to “keep the wolf from the door pending the happy time when the Royal Bounty may be in a more flourishing condition.” The appeal did not emanate from nor submit reference to persons of local distinction, as is usually the case; it consisted merely of the editorial article which set forth the unembellished truth. Surely, the Press which so vigorously advocated the cause of this poor, helpless family, and the public who so liberally responded, would gladly sanction, support, and endorse any legislative provision that would prevent the recurrence of such cases in future. No doubt, there are many poor widows of Civil Servants who could narrate incidents of privation almost equally full of harrowing details, but who, actuated by an innate and uncontrollable pride of self-respect, which even the most galling poverty could not suppress, have screened their miseries from view rather than suffer the scorn which an indiscriminating public attaches to misfortune. The Press and the public are powerful agents in guiding the action of a Government, and their sympathies in this individual case do not admit of an equivocal construction.

By granting donations of £75, £100, or £150, the Government acknowledges its liability in principle. It would be far more in character with the mutual relations subsisting between us if something genuine, substantial, and real could be substituted for such an eleemosynary and uncertain dole—something that could be granted in generous terms, bringing no humiliation on its object; instead of such gratuities doled out drop by drop as it were from the frozen reservoirs of a reluctant charity.

Pensions are at present allowed to the widows and orphans of military and naval officers. How can this remarkable distinction in the treatment of the civil and military services be justified? Certainly not on any ground of principle. If the Government consider it necessary to provide for the family of a deceased military officer, the actual necessity for the exercise of that beneficent feeling is much greater in the case of a civil servant. The inadequate salaries assigned to all military offices are manifestly based on the assumption that the persons seeking them accept them on account of their social value chiefly, and can supply their deficiency in income from private sources. Whereas, the various positions in the civil departments present no social attraction whatever, and can be viewed in no other light than as positions of labour resorted to as a means of livelihood in each case. It is the entire dependence of Civil Servants upon their respective offices which has induced that zeal and fidelity which are now the acknowledged characteristics of the service. If, then, it be deemed but just to allow pensions to the widows of men who are obviously possessed of private means, why are such allowances withheld by the same employer from the widows of those whose only income is that arising from their labour, and which, of course, must cease when they die?

If there were restrictions to limit or guide in any way the allowance of pensions to military or naval officers' widows, such as confining them to the relicts of officers who die in action, or from the effects of foreign climate, or other cause arising from the nature of their pursuit, the absence of a similar provision for the widows of Civil Officers would not be so remarkable, but there is no such feature to justify the anomaly. If a military

officer eke out a languishing existence under the most genial circumstances of life, and without ever quitting his native land, his widow's claim for a pension would be as sustainable as that of the widow of a hero falling amidst the carnage of war. Entirely withholding widows' pensions from one branch of the service, and allowing them without limit or restriction to the other two, is a palpable injustice which does not admit of extenuation.

It may be urged that an officer's life is at all times at his country's command, and may be imperilled through a sudden outbreak at any moment; but it must not be forgotten that there are many positions in the Civil Service which expose the persons filling them to constant risk of life: take, for instance, the inspectors under the Local Government Board; these officers are obliged, in the discharge of their ordinary duties, to visit and report upon the most aggravated forms of epidemic and dangerous disease. There are, moreover, many Civil Servants exposed to the dangers of foreign climate in the colonies. Officers in the army and navy lead an out door life, combining, along with wholesome recreation, many other advantages conducive to the promotion of the most perfect health and spirits; whereas the life of a Civil Servant is, in most cases, one of constant in-door employment, by no means favourable to similar results.

In regard to the comparative indebtedness of the country to each branch of the Government service, it must be borne in mind that the army and navy are entirely under the direction and control of civil departments, and are the instruments employed by these departments in forcibly adjusting the country's relations with foreign powers where diplomacy has failed.

It is not, perhaps, generally known that there are two branches in the Civil Service in which pensions are allowed to officers' widows by the State. The widows of Queen's Service Messengers, in connection with the Foreign Office, receive pensions when their husbands die from injuries received on foreign service, and the widows or children of officers in the convict establishment at home or in the colonies are also pensioned or compensated when their husbands die from injuries received in the discharge of their duties; thus, the distinction which is not drawn at all in regard to the widows of officers in the army or navy is rigidly observed in allowing pensions to the widows of those in civil employment. If the widow of a military or naval officer could only receive a pension on the ground that her husband lost his life through injuries received in the service, the number of such claims (except in time of war) would necessarily be few. Would it be more than even-handed justice to place the military, naval, and civil services on an equal footing in this respect, by making widows' pensions general in all?

Pensions are allowed to the widows and children of persons employed under the late office of Woods and Works, but these pensions were, up to the period of the formation of the present Woods and Forests Office, paid out of the land revenues of the Crown. Surely the poor widow's necessities are not altered very materially by the source from which they should be relieved. The widows' pensions under the Office of Woods and Works received the sanction of the Treasury in each case, and in this instance the Government certainly conceded, and, in a measure, committed itself to the principle and justice of such allowances.

In addition to the foregoing, the estimates for 1874-5 contain provision for the following pensions to the widows of late officers in civil departments :—

Stationery Office.—The Widow of the Editor of the "Army List," £140 a year, in consideration of the services of her husband.

Persian Mission.—The Widow of a Clerk, £150 a year (formerly paid out of the Persian Mission Fund).

To convey a somewhat accurate idea of the levy that would be necessary to secure a fund capable of paying adequate widows' annuities, I shall quote some particulars from the one hundred and eighty-ninth report of the Liberal Annuity Company of Dublin. The object of this society was to provide pensions for the widows or children of deceased members. The annual subscription by each member was six guineas, in addition to a disparity fine dependant upon the relative ages of the husband and wife. The scale of pensions was as follows :—

To the widows of members of 2 years standing, £13				os.	od.,	British, per annum.	
"	"	4	"	21	13	4	"
"	"	6	"	30	6	8	"
"	"	8	"	39	0	0	"
"	"	10	"	52	0	0	"

with a *pro rata* increase, of course, for each intermediate year. Upon the death of a member leaving children but no widow, the society paid share and share alike, or, as he may have appointed, to the children of such member—

If the member were of 10 years' standing, his children would receive £50, Irish.

"	"	15	"	"	"	75	"
"	"	20	"	"	"	100	"

These annuities to widows and allowances to children appear large for so small a subscription, but, of course, many members subscribed for years and did not leave any widow or children; consequently, all their subscriptions went to the benefit of others; but yet, each one equally enjoys the satisfaction of knowing that should he leave a widow or children she or they would be safely provided for. The following figures will testify the financial security of the Society :—

In the half-year ended 5th November, 1874, there were 131 members and 67 annuitants.

The income for the half-year was	..	...	£1,869	18	11
The expenditure (including annuities)	...	...	1,770	6	0
Leaving a surplus of	...	...	£99	12	11

The surplus funds on the 5th May, 1874, after 94 years' existence, amounted to the enormous sum of £54,586 4s. 4d. This sum was, of course, sunk in the most profitable investments for the benefit of the Society.

Thus we see what results can be effected at a small cost under judicious management. Let us now convert the annual payment of

six guineas into a percentage on salaries. Suppose a department to contain a staff of 34—

Say 1 Commissioner at a salary of £1,500 a year									
1 Do. " " "	1,200	"							
1 Secretary " " "	800	"							
1 Assistant Secretary " " "	600	"							
5 first-class Clerks at an average salary of £420 a year									
10 second " " "					275	"			2,750
15 third " " "					150	"			2,250

The gross annual salaries drawn by the 34 members would amount to ... £11,200

Thirty-four subscriptions at £6 6s. would amount to £214, and adding to this say £30 to represent the disparity fines, we would have a total annual sum of £244 as the subscriptions and fines of the 34 members under the Liberal Annuity scheme, which would be equal to a percentage of less than $2\frac{1}{4}$ on the sum of £11,200, their gross salaries. Thus we see beyond doubt that the Government could provide an orphans' and widows' fund for Civil Servants at the nominal cost of say $2\frac{1}{2}$ per cent. on salaries. Should the Service seek an increase of $2\frac{1}{2}$ per cent. on actual salary, it would be considered a moderate demand—only £7 10s. a year on a salary of £300. Why not yield to a request for the same amount when asked for a purpose so likely to prove beneficial to the State, as well as to the Service?

In addition to this small percentage, which we might reasonably expect to be contributed by Government, the members of the Service would, no doubt, consent to a deduction from salary to an equal amount. The total percentage of 5 would then, according to the foregoing scheme, be ample to pay widows' pensions on a liberal scale.

These calculations are applicable to the superior departments.

There are, however, many classes of Civil Servants whose assessment, of course, could not produce the same results as are shown in the foregoing, but the results in their case would, nevertheless, be equally in proportion to previous means; £25 a year would be as much to the widow of a man who had been in receipt of a maximum salary of £80 or £100 a year as £100 a year would be to the widow of a gentleman who had been in receipt of £400 or £500 a year.

In pursuance of a Treasury minute dated the 4th of August, 1829, an abatement was made from the salaries of Civil Servants to defray the cost of superannuation allowances. This abatement was continued by the Superannuation Act of 1834, the 27th section of which directed the following deductions from the salaries of those who had taken office from the date of the Treasury minute, viz. :—

Two and a-half per cent. from salaries and emoluments not exceeding £100 per annum. And 5 per cent. from salaries and emoluments over £100 per annum.

The deductions were continued up to the 17th August, 1857, when the 27th section of the Act of 1834 was repealed, after a searching inquiry had been made by a Select Committee into the result of its operation. From the evidence given before the Select Committee, it appeared that the aggregate of the deductions up to the end of 1852 was £621,589, whereas the aggregate of the payments at the same period, to

persons who had been subject to deductions, was only £39,700. At the time of the inquiry, the contributions, after paying the charge for pensions to the contributors, amounted to £800,000; and, according to calculations made by Mr. Willis and Dr. Farr, if the contributions had been funded at interest, the surplus at the time of the discontinuance of the deductions would have amounted to £1,000,000.

We cannot, of course, concur in any opinion that these contributions (levied compulsorily from a particular body of men for the purpose of being returned to them in a beneficial form) were justly available for the purposes of the state; and the appropriation to the public use of so large a sum as £800,000, properly belonging to the Service exclusively, is an act for which the country owes the Service some amends.

In March, 1848, the Service memorialized Lord John Russell, then First Lord of the Treasury, for the conversion of the assessments levied upon the salaries of Civil Servants into a provident fund for the benefit of widows and orphans. In December, 1852, a petition was presented to the House of Commons to the same effect; and the request was repeated in a letter addressed to the Chancellor of the Exchequer, dated 7th December, 1853. A further petition on the same behalf was presented to Parliament in 1856.

Mr. Bromley, in his evidence before the Select Committee on Superannuations in 1856, proposed that a clause should be inserted in the then contemplated Bill (that of 1857), acknowledging the £800,000 surplus received under the Act of 1834, and directing a compulsory levy of $2\frac{1}{2}$ per cent. as an abatement from the public salaries to form a fund, on the principle of life insurance, for the benefit of the families of deceased Civil Servants. This suggestion would coincide with the conclusions we have drawn from the calculations based upon the Liberal Annuity scale, if we suppose the sum of £800,000 (which at $3\frac{1}{2}$ per cent. would produce an annual sum of £28,000), to represent the contribution of the Government; the levy of $2\frac{1}{2}$ per cent. being about the same as we have shown to be sufficient, in conjunction with a Government contribution, to produce adequate annuities.

Mr. Bromley, in the course of his evidence, observed:—

“Men now go to their work harassed with cares for the future state of their families; they are not able to attend to their business in the way they ought to attend to it. There are numerous cases where individuals upon their death-bed have been in an unhappy state of mind, knowing that their families are left in the most abject distress—that there is nothing even to support them, and their friends have been obliged to go round to the public offices to raise sums of money to bury them. There was a case in the Admiralty of a man with a good salary, who had ten children, who was obliged to give up an insurance he had effected upon his life; sickness came on, and positively that individual died without a shilling in the house, and his family were obliged to come to his fellow clerks for money to bury him.”

A case similar to that detailed above occurred not long since in one of the most important public departments in Dublin.

Subsequently to his evidence, Mr. Bromley addressed a communication to the Chairman of the Committee, in which he made the following observations in reference to his proposal to create an insurance fund for the benefit of the representatives of deceased Civil Servants by a compulsory abatement from salaries:—

"A stronger illustration of the necessity for an insurance fund for the Civil Service could not be adduced than the evidence of the * Assistant Secretary of the Treasury, who referred to the long file of lamentations from the Widows and Orphans of Civil Servants now before the Treasury, praying for relief."

"All attempts to form voluntary funds for the purpose had failed. An order in Council was obtained in 1819 to establish a fund in the Admiralty; but it did not succeed. Indeed, the distress in the Revenue Departments was admitted by the Government to be so general that in the Customs a benevolent fund was established by Act of Parliament in 1816. It was, however, found necessary to require a compulsory contribution for its support, added to which, the profits of the Bill of Entry (somewhat analogous to the profits of the *London Gazette*) were given up by the Government in aid thereof."

"In the Post Office the Government have allowed the property found in dead letters to be applied in aid of a charitable fund."

"In the Inland Revenue the Government assist the Atlas Insurance Office in collecting premiums, &c., from officers who insure in that office, under certain advantages."

"In the Ordnance Department certain pensions are paid to the widows of clerks by the Government."

"If the principle is correct in these cases, it does not appear to be just to exclude other Civil Servants from such advantages."

* * * * *

"This is no new theory which it is desired to urge upon the State or the public, as, in the case of the navy and army services, provision is made, as a rule, for the wives and families of naval and military servants, independently of the additional pension granted for loss of life in action. There is, likewise, a compulsory abatement imposed upon the whole medical force of the navy for the support of their widows only. The East India Company, likewise, enforces a contribution from its servants for the support of their families. The Emperor of the French has also established a compulsory provision for the families of the *employés* of the State. The Bank of England requires its servants to insure their lives; and several private establishments have adopted a similar course."

"Such a concurrence of testimony and from such various sources must be considered, upon all fair terms of reasoning, as incontrovertibly establishing the principle under consideration." * * * "From the consideration that the State is pre-eminently interested in relieving its servants as much as possible from the cares and desponding influences which cannot fail to have a most depreciating effect upon their official energies, I am induced to lay such stress upon the formation of this fund."

Dr. Farr, in his evidence before the same Committee, quoted the following passages from a letter received by a member of a Committee of Civil Servants, organised for the purpose of inducing the Government to form a Widows' and Orphans' Provident Fund. The writer was the widow of a Surveyor of Taxes, who had been assessed under the Superannuation Act of 1834, but who had died in office:—

"Government," this poor lady wrote, "ought to make some allowance for the widows and infant children of civil as well as military officers.
* * * My husband died leaving me two children, the eldest a

girl, aged one year and six months, the boy was but a fortnight old, and at the time of my husband's death I was not possessed of ten shillings in the world; and, truthfully, before I was fitted to leave my sick chamber was I obliged to devise a means to procure subsistence for my poor children, then but babes. Oh! how seasonable would, in this instance, a Widows' and Orphans' Fund have been in my destitute condition.

* * * My case has been long pitied by a merciful Father in Heaven, who cheered me in the hours of dark despondency and delirium by the gracious promise 'That all things should work together for our good.' I trust, for the good of others, your decision in placing the matter righteously before the eyes of those who know not what it is to shed bitter tears when seeing their helpless orphans wanting bread may stir them up to act justly to a disregarded class of sufferers that hitherto have kept their crying sorrows buried in their bosoms, but to make the reign of death extend its dominion but too rapidly over the helpless, forsaken, isolated widows and orphans of deceased Civil Officers who served faithfully the British Sovereign. The hardships we have endured would, indeed, melt any heart but that of the affluent. I would, from individual suffering, earnestly exhort the Surveyors *en masse* to press on the Government the absolute necessity of allowing pensions for the support of their widows and fatherless children. Something might be abstracted from the Superannuation Fund, which is now a rich one, to benefit the 'Ought-to-be-fund for the Orphans and Widows of deceased Officers.'"

Dr. Farr, in commenting on this lady's letter, observed:—"We cannot always shut our ears to those piercing cries. A poor clerk's child left fatherless suffers as much as the child of an officer who died in the Crimea; the widow in both cases, as we see, is equally exposed to the dangers of destitution, and in the present state of society there should be some certain provision both for mother and child."

There are many reasons why widows' annuities would be preferable to sums of money granted on the principle of life insurance. An annuity ensures a certain annual sum for life without fluctuation, whereas a lump sum, if injudiciously invested, might mean a very uncertain annual sum, and possibly nothing at all. Women who, up to the time of their bereavement, have never mixed in the business affairs of life cannot be expected to possess immediate capacity for speculation or investment, and consequently might lose the entire amount of a grant by lending too willing an ear to the advice of incompetent counsellors or of persons whose motives might have a purely selfish tendency. Moreover, improvident husbands would in many cases, with the wife's assent, mortgage the amount, or the greater portion of it.

It may be asked are not Civil Servants amenable to the common responsibilities which constitute the making provision for one's family a moral obligation. The obligation, no doubt, exists in their case equally as in others, and the will to fulfil it, but the ability is often wanting. The commencing salary of a Government official is small, and its gradual progress, even in the most prosperous cases, barely keeps pace with the increasing expenses of his family: such good fortune as a really appreciable stride in promotion is almost unknown to him. There is a minimum and a maximum salary to every grade in each department, and the latter can only be reached by annual increments

to the former, so that every ten or fifteen pounds in a man's salary, after the first hundred, counts an additional year in his life, and would form almost as correct a basis for the computation of age as the layers in the trunk of a fallen tree. It is not so in the commercial or professional walks of life. In either of these fields there is always, at least, the possibility of amassing wealth; and merit, instead of having to await the advent of old age for its reward, receives its meed of recognition as soon as it is discovered. How numerous are the merchants, of almost countless riches, who commenced life on the lowest rung of the commercial ladder? What were the early expectations of those who now enjoy the distinctions of the mitre and the ermine? No doubt, they commenced life full of hope, and by their industry have achieved success. The issue of such careers presents a glorious contrast to the melancholy prospects of a Civil Servant. The latter, before admission to his pursuit, is subjected to the most searching investigation as to character, health, and literary proficiency; his official career is ruled by the most exacting discipline; the principal appointments in his department are considered too good for him, and are bestowed upon outsiders, whose only qualification is the necessary political influence to obtain them. This is a hardship both degrading and galling to honest feelings, and loudly cries for redress. Deprived of their legitimate prizes, a small proportion of the ordinary departmental officials when in grey hairs reach £400 or £500 a year, having spent their lives in an almost superhuman exercise of undeviating assiduity to reach that sum. A period of 40 years spent in a career of the most faithful devotion to duty may win a competence, but, alas! ever struggling and never saving, health begins to wane, the intellect weakens, the strength fails the will, and feeble old age approaches. The existence of a family depends upon the continuance of their father's life; they require every farthing of his small income; his superannuation would be too small. In moments of depression he looks round in vain for something to rest his hope upon, should this overstrain upon his debilitated frame leave his wife a widow and his family orphans; but, alas, he sees no steady ground whereon to anchor hope. The night comes at last when work is no longer possible, and the State, for which he has toiled so hopelessly but so well, says to his bereaved family, "You shall starve." It is easy to say a man should save; but there are irresistible demands which frequently and unexpectedly arise, and thwart the efforts even of the most determined.

Why, then, do not the members of the Civil Service organize a Widows' Fund amongst themselves? In the first place, it would be extremely difficult to secure unanimity in such a proposal; bachelors and others would probably withhold their support; and it would require many years to accumulate a capital capable of paying competent annuities from the contributions of those who would be willing to join. It would be many years before a fund so formed could bear the strain of regular deductions for annuities without the risk of insolvency; and legitimate claims, which might occur in the meantime, should be deferred, a consequence which would probably be so demoralizing in effect as to lead to the winding up of the entire scheme. Moreover, any unforeseen or extraordinary expense, such as may occur at any time in the administration of means restricted to the limits of regular demands, would tempt and,

perhaps, compel many of the contributors to fall into arrear, and, in many cases, to forfeit their membership. The difficulties of management and control, which the collection and equitable disbursement of such a fund would present, are obvious and do not need detailed enumeration. Suffice it to say, that an experiment of the kind was recently made by the officers of the Royal Irish Constabulary, an important and fairly paid branch of the service, and it failed completely through bad management and false calculations. A fund of the kind could have no prospect of success unless it were undertaken and assisted by the Government.

But there is yet another resource by which Civil Servants might provide for their widows and orphans—viz., life insurance. The premium on an insurance for an amount which, by investment, would produce the smallest annual income on which any one of the most moderate respectability could exist would be larger than an ordinary Government clerk could afford, and such a sum as that upon which he could pay would be so trifling as to promise no security against the destitution of his widow. Moreover, it has been repeatedly proved within our own knowledge that an insurance policy, instead of always answering the purpose for which it is intended, merely facilitates transactions in monetary matters that may or may not be for the benefit of the insured. When a policy holder finds himself beset by financial difficulties, he usually avails himself of the facilities afforded for borrowing, until the entire amount of his policy is mortgaged. The interest on his loans, together with the annual premium on his policy, leaves him totally unable to redeem it, and thus, in nine cases out of ten, persons who have insured for small sums leave their families as penniless as if they had never made any such effort on their behalf. The probability of a man having to retire on superannuation at any time, and thus to suffer a considerable reduction of income, weighs against the certainty of his being at all times able to continue the payment of his premium. The occasional failure of an insurance company, moreover, is not calculated to promote our faith in the security of such concerns generally, and it does not require extreme credulity to decide our preference in favour of any other means of promoting the result at which they aim. Thus beset, as we are, by difficulties on all sides, racked and riven by inappeasable anxiety, the embers of our expectation almost extinguished by frequent disappointments, must seek the fanning influence of fresh exertion to rekindle hope.

There is a commercial firm in the city of Dublin, employing nearly 2,000 persons, including 120 establishment clerks, whose exemplary liberality in providing for the widows and children of their deceased *employés* deserves notice. This firm grants pensions to the widows of the working class in every case, according to the extent of their families and the characters borne by their deceased husbands. In the case of clerks and persons filling the higher appointments in the establishment, it contributes one-half the premium on a policy of life insurance to the extent of three times the amount of the officer's salary; thus, a clerk in receipt of £200 a year would be allowed one-half the premium on an insurance for £600, and as the average premium would be about two guineas on every £100 or twelve guineas on the £600, the officer would be allowed six guineas, which is practically an addition of over three per cent. to the officer's salary; a percentage which would be sufficient, if allowed by Government, to provide an annuity fund for the widows of Civil Servants,

as shown by the statistics of the Liberal Annuity Society already referred to. Under this firm there are many salaries, ranging from £100 to £500 a year, and some even from £1,000 to £2,000, so that the additional percentage in many cases must be large. If a private firm, such as the Messrs. Guinness, recognize the necessity and justice of this arrangement, which involves a large voluntary expenditure, wholly apart from, and in addition to, a liberal scale of salaries, ought not that mighty and all powerful employer, the British Government, blush as it hears the recurring tales of woe which must daily reach it from the bereaved families of its deceased servants.

The Governors of the Bank of Ireland, who have branches in every important town in the country, discharge their obligations to the families of their deceased officers in a manner worthy of the great concern over which they preside. Without any deduction from salary, the widows of officers of twenty-one years' standing employed in this bank receive a pension of £40 Irish (or about £37 British money) a year each, and their children £12 a year each till they attain a specified age; so that if an officer of twenty-one years' service leave a widow and six children the family would receive a pension of £109 a year. Smaller amounts are allowed, in proportion, to the widows of officers having less than twenty-one years' service, provided the period of service exceed ten years. This is entirely a free gift on the part of the bank, and has never met with opposition or objection from the shareholders. In the face of so apposite a precedent, can we suppose the public would murmur at any proposal on the part of the Government to extend a similar policy to the bereaved families of those who manage and conduct the great official machinery of the State. In addition to the liberal pensions allowed by the Bank of Ireland to the widows and orphans of its deceased officers, it also pays one-half the premium of insurance on each officer's life, to a limited amount. When an officer becomes thoroughly worn out in their service, he is frequently allowed to retire on full pay. Instances have occurred where officers in receipt of £400, £600, and even £1,000 a year have retired under these happy auspices. Apart from the widows' and orphans' fund entirely, this is a prospect wholly unattainable in any department of the Civil Service.

There is a rule in the Bank of England, under which every clerk upon entry into the bank is required to insure his life for a certain amount for the benefit of his widow and children, or representatives. A large sum is thus accumulated, and the bank allows four per cent. interest upon the fund. There is also a Directors' Provident Fund, independently of any contributions from the servants of the bank, out of which pensions and donations are allowed to the widows of deserving officers. The Bank of England also grants superannuation allowances to its officers.

A Bill was passed during the last Session of the General Synod of the Church of Ireland, establishing a plan to make provision for the widows and orphans of their clergymen. There is many a sad episode in the world's history associated with the absence of such a necessary provision as this; but we are now moving in a practical age, and the miseries of past experience stimulate us to exertion. The plan adopted by the Synod is simple in detail. The management will be entrusted to a Board consisting of the Archbishops, Bishops, and fifteen elected members. Under its provisions the widow of every clergyman shall receive, subject to

certain conditions, £33 a year, and his children £5 a year each, provided they do not exceed five in number, and where they exceed that number the sum of £25 will be divided amongst them. All clergymen can participate in the advantages of the scheme by a payment of £6 per annum. The Synod, no doubt, were fully sensible that the payment of even the small sum of £6 annually would press heavily upon many of the persons for whose advantage the scheme has been devised, and they would probably remit the impost in some cases had they the power to do so; but, though it is their province to legislate for the Church, they cannot levy rates to further the operation of their enactments—the duty of removing the burden is one which must be voluntarily undertaken by the people.

There is a Methodist Preachers' Annuitant Society which provides (in addition to superannuation to worn-out members) annuities to their widows, ranging from £5 6s. to £52 14s. 6d. a year, according to the number of years' service given by the preacher. The subscription to the society is £6 per annum, besides the payment of a marriage premium of five guineas for a first marriage; twenty guineas for a second marriage; and thirty guineas for a third marriage; and a disparity fine of one guinea for each year the wife is younger than the husband. If the disparity of age be more than ten years, the widow gets only half annuity, and no annuity is paid where the disparity is more than fifteen years. The property of this society increased upwards of £54,000 in seven years, and has an average annual cash surplus from the interest on its property, subscriptions, and fines of nearly £5,000. This fund, which is supported by the subscriptions of members, is aided materially by an Auxiliary Fund comprised exclusively of the contributions of the people. The Auxiliary Fund has been steadily increasing year by year, and it is possible that through its assistance, in conjunction with the rapidly accumulating capital of the Members' Fund, the subscriptions to the latter may ultimately be abolished entirely, or gradually reduced to an insignificant amount. There is also a Children's Fund, composed of subscriptions from the people, from which each minister's child, whether an orphan or not, receives £6 per annum up to sixteen years of age for maintenance, and a further £10 per annum from eight to sixteen years of age for education.

In connection with the Constabulary Force there is a fund from which the widows of subscribers receive large sums of money on the death of their husbands; and, though it receives no direct subsidy from Government, it is largely assisted by moneys which would otherwise revert to Government purposes. There are between 10,000 and 11,000 police serving in Ireland; between 7,000 and 8,000 of these subscribe one and a-half per cent. on their salaries, and pensioners one per cent., to a fund which is very considerably augmented by the various fines imposed on the men as punishment for breach of regulations, &c. The fund has reached such dimensions through this latter source, it amounts at present to a sum which could not possibly be exhausted by the demands likely to be made upon it; portions of it are, in fact, devoted to purposes foreign to its original object, such as rewarding efficient duty, and paying the travelling expenses of men when discharged. The widows of subscribers receive gratuities generally amounting to five per cent., or one-twentieth of the total sum paid to the man during his service; but there is no definite sum fixed, its determination depending entirely upon the circumstances of individual cases, such as the husband's salary or pension, his length of

service, and general conduct. If the widow have children, each is allowed one-fourth of the amount paid to herself. The fund is acknowledged by the Treasury, and forms one of the headings in their accounts. This fund, it will be observed, is encouraged and assisted by the Treasury in every possible way, and the ends accomplished by it must certainly be of incalculable benefit to hundreds of poor widows who might otherwise have to endure the stinging pangs of pauperism as the consequence of their bereavement; it, moreover, enables probably thousands of young orphan children, who would otherwise become burdens upon the benevolence of friends, if not upon the union rates, ultimately to attain positions of trust, honour, and independence suitable to their rank in life, and advantageous to the interests of society. The one-twentieth part of a man's income during life is by no means a despicable boon to his widow, and the addition of one-fourth of that amount for each child constitutes a handsome bequest. This satisfactory prospect can be secured by any member of the Constabulary Force by the nominal payment of one and a half per cent. on his salary. The fund, however, it must be admitted, owes its success to its management by the Government, as well as the assistance it indirectly receives from the same source.

There is a provision for widows and orphan children in France, in Austria, and in Prussia, under the same laws as those which regulate a provision for pensions. The necessity for such providence is also recognised and supported by many commercial firms and public companies in England.

The evil results accruing from the sudden downfall of a family moving in good circumstances are not by any means confined to its immediate members; the influence, however slight, must detrimentally affect the constitution of society, to which we all contribute our essential offices. There are obvious reasons why persons brought up even in moderately good circumstances cannot cope with the difficulties of unforeseen privation equally with those reared in the humbler ranks of life. The pursuits for which such persons are prepared are, as a rule, only accessible at mature age, such pursuits generally requiring judgment and other qualifications which only experience or time can develope; whereas persons in humbler life, whose intended pursuits require no previous training, can generally find occupations suitable to their station at once. Take, for instance, the family of a well-to-do Civil Servant, comprising amongst its members say three or four sons. These young persons, during the lifetime of their father, receive the fullest cultivation and development of their mental faculties; they are, perhaps, about to enter a career of honour and distinction, and each has selected one of the learned professions as a pursuit. Though they might not all adorn their respective positions, yet there may be at least one whose talents would confer a benefit on society. In the moment of their greatest hope they are bereaved of their source of support, and are compelled to abandon their professional studies, and to accept the first employment that may offer the means of subsistence for themselves and the dependent members of their family. The employment thus obtained is seldom congenial to tastes prepared for intellectual pursuits. The very disappointment of their situation constitutes their unfitness for it, and deprives them of the energy essential to success: these humbler positions are, moreover, filled by them to the exclusion of those to whom such positions properly

belong. In this way valuable lives are wasted in uncongenial and unprofitable pursuits, and lost to the higher spheres of life in which they might have moved with advantage to others, as well as to themselves.

Though the destitute position of a Civil Servants' widow is a subject which has, as yet, failed to engage the serious attention of Parliament, there is no reasonable doubt that our administrative assembly would be sufficiently amenable to the dictates of humanity and justice to confirm any remedial measure that may be brought before it for approval. The Legislature holds a man responsible for the maintenance of his wife and family, and so far admits the morality of the sacred charge. Surely, the same tribunal can hardly refuse to the widows of their own *employés* the reward of their husbands' faithful labour.

In the year 1816 an Act was passed with reference to the Customs Department, entitled, "An Act for establishing and regulating a Fund for Widows, Children, and Relatives of Officers or Persons belonging to the Department of Customs in England" (56 Geo. III., cap. 73). It is a local or private Act, and, though somewhat unimportant, is, nevertheless, a precedent for Parliamentary legislation on the subject of the organization of a Widows' and Orphans' Fund for the benefit of Civil Servants.

In the year 1844, Sir R. Peel, then Prime Minister, adverted with regret to the fact that there was no provision made for the widows and orphans of persons who die in the public service; and in the course of his speech before the House of Commons made the following observations:—

"It was some years ago the practice in the Civil Service of this country to allow pensions to the widows and female relatives of public servants who died in the discharge of public duties; but that practice, speaking generally, has for some time passed into desuetude. No man could fill the office which I occupy without being well aware that many claims are often preferred on the part of the widows and relatives of public servants of the highest merit and distinction, with which it is impossible to comply. For instance, in the whole range of the revenue service of this country no pensions are allotted to the widows or female relatives of public officers who die in the discharge of their duty. The same is the case with regard to all the great departments of the State. In the case of clerks in public offices—men who perform the greatest services to the country, and who frequently die in the public service after continuing in it for thirty, forty, or fifty years—Parliament has allotted no means of making provision for their widows or female relations."

The great maxim that the State should provide for its servants, and those servants for their families, is one which we are anxious to sustain; and should it be resolved to assess our incomes to meet the just claims of wives and children, we merely ask the State to assist the contributions by bearing its proportion of the burthen.

The question which we have now considered so fully and so patiently, embracing, as it does, within the sphere of its comprehension those ties and affections of life which are, and ever will be, dearest to us all, is one which ought not to fade from your memories with the transient recollection of this humble effort to give it prominence in your eyes; and though the subject may be destitute of personal importance to many, yet in the common interest of society—ay, at the impulse of that chivalrous

feeling which happily pervades us all—I would fain arouse your sympathies and united help. Self-interest is, no doubt, the first concern of each of us, but there are occasions when we must allow our personal claims to merge in the interest of the community at large. “The noble thought, the wise reflection, or the beautiful idea, each has its hour and scene of influence, though often, like a trackless angel on some errand of love, acting silent, secret, and unobserved.”

The theory started so long ago by Descartes, that all animals are merely to be regarded as a kind of natural machines, whose functions were regulated, in a measure, like clock work, has had much to do in promoting an indifference to physical sufferings. Most of us can endure sufferings in person, but the sting becomes unbearable when felt by those who look to us for guardianship and care. The sublime principle of love which begets the most ennobling aspirations of our present life nurtures also the germs of a more exalted hope. The sacred charge of family care is one which none amongst us would repudiate; it is a source of pride to many, if not to all—a feeling to which even the dullest chords of true affection must ever responsively vibrate.

The servants of the Crown can no longer remain apathetic to the future security of their fondest charge on earth. Necessity now dictates the way that must lead us from the narrow defiles of uncertainty and doubt to the open plains of security and contentment.

The smallest ripple on the surface of public opinion, which, to all human sagacity, might seem likely to die away as soon as created, or to be merged in the billows of more engrossing affairs, may, by the impetus of a well sustained exertion, become a mighty wave, sweeping away all barriers like an overwhelming torrent in its irresistible career. The darkness of the past may be but the gloom that precedes the dawn of day, and the sun may yet arise to shed its healing beams over all that was hitherto dark and gloomy. However selfish our thoughts, however unsocial our ideas, we must all acquiesce in the silent promptings of nature’s admonition, that we are, and ever shall be, the debtors of women: they are mothers—*Fons omnium viventium*.

Creation’s masterpiece ! a breath of God,
Ray of His glory ; quicken’d at His nod.
Immortal man came next, divinely grand,
Glorious and perfect from his Maker’s hand.
Last, softly, beautiful as music’s close,
Angelic woman into being rose.