

Mr. MACINNIS: I have in mind a few examples in this category who have reached this stage a year or two prior to pension age. These men have contributed to this fund over a period of years just previous to being pensioned off and they find themselves in this category, and now you say the way to protect themselves would be to pay the company's contribution?

Mr. MCGREGOR: Six months after having gone over the salary.

Mr. MACINNIS: It seems there has been a slip-up in the local office in this regard and these men were not made aware of these regulations and have found themselves placed in the position of having no protection for the last seven or eight months or possibly a year. Would there be consideration given to that because they have not been notified by the local office?

Mr. MCGREGOR: The local office would never know when a person goes over the salary of \$4,800.

Mr. MACINNIS: Well, it was brought to their attention by the individuals concerned when they were no longer deducting it from their salary. Wouldn't they be aware of it then?

Mr. MCGREGOR: He should go to his employer and fill out a form if he wants to remain insured and lodge that with the employer.

Mr. MACINNIS: But the individual was not aware of this and he made a complaint to the local office, the local office did not make him aware of the regulation so how could he go back to his employer?

Mr. MCGREGOR: It is contained in all the literature. The obligation is on the employee himself and his employer to elect to remain insured.

Mr. MACINNIS: There is no obligation whatsoever on the local office?

Mr. MCGREGOR: We cannot keep track of it.

Mr. MACINNIS: Well, the man makes the complaint that deductions are no longer being made. You do not expect an individual who has been paying into a fund over a period of years to suddenly revert back to the literature put out by the department to find out this regulation especially when he has gone to the local office and made the complaint that the deductions were not being made.

Do you not think the local office has a responsibility to make him aware of this regulation?

Mr. MCGREGOR: I would be surprised if the local office had not advised him to go and lodge this complaint with his employer.

Mr. MACLEAN (*Winnipeg North Centre*): Mr. Chairman, this is something that has been troubling me and troubling a lot of students going to university and law school, and that is the fact that university students in general and more specifically law students which is a professional occupation are forced or their employers are forced to share with them the payment of unemployment insurance.

They pay this insurance although it is well known they will never have an opportunity of collecting the payment that they have made for unemployment insurance. This applies particularly to law students or others in the law profession.

Has the minister entertained any thought about making any changes along this line?

Mr. MCGREGOR: No. The point here is that the occupation which he is following is under a contract of service and he works under that contract of service within the limitation of \$4,800 and is therefore insurable regardless of what he is doing, where he is working, etc.

The bankers make the same complaint, that they will never become unemployed, but they are some of the good risks we take which tend to cover the bad risks.