

6½ per cent for 35 years and then his contributions cease completely. Let us suppose that a male civil servant enters public service employment at age 18; he then contributes for 35 years and has concluded his payments by age 53. What of the future? At the present time he makes no further contributions. Under this bill and under the Canada Pension Plan he must still contribute after age 53, 1.8 per cent of his salary to the Canada Pension Plan without any improvement whatever in benefits at age 65. So the present civil servant making on the average a salary of, say \$6,000 a year between the ages of 53 and 65 will contribute about \$108 a year for 12 years, or a total of \$1,296, without any improvement in benefits.

I think this very brief illustration demonstrates what a travesty this provision makes of the oft repeated statement that no civil servant will suffer from the integration of the superannuation acts and the Canada Pension Plan. That assertion simply is not the fact. I would have no complaint whatever if this provision applied to all who join the public service hereafter, but I suggest to you, Mr. Chairman, that it is a clear breach of faith for those who are now in the public service. Then, sir, I should like the minister to make clear to this committee of the whole, as I believe he did to the special joint committee, that the lock-in provisions will not be proclaimed until legislation providing for genuine portability is enacted.

The provisions relating to pensioned officers, warrant officers and petty officers who enter the public service in future are less than satisfactory. The minister outlined to the special joint committee what are the minimum proposals of the government. I make an appeal to him tonight to go far beyond that minimum. In what he outlined before the special joint committee, I think he does less than justice to those who have served Canada well in the armed forces.

I venture to suggest that the minister should take a look at what I understand to be the position of personnel of the R.C.M.P. He told us that approximately \$4,200 of the pension of a retired officer in the armed forces would be exempt, and I am now told that if the R.C.M.P. situation were treated as equivalent about \$5,900 would be exempt. When we come to this clause I hope the minister will have something to say specifically about it. I appeal to him tonight to put a percentage value into the bill, to bring, as

Pensions

one of the witnesses said before the committee, merit as well as length of service into the matter.

This bill has been considered at considerable length in the special joint committee. It is a bill of very great importance and if it were not for the fact that the committee wishes to deal with it expeditiously I would have a great deal more to say. On certain special clauses I will have brief comments to make and perhaps some amendments.

Mr. Knowles: Mr. Chairman, when we were at the second reading stage of this bill the initial suggestion of the Minister of National Revenue was that we might go straight from second reading into committee of the whole house on the bill. I think it is appropriate to express a word of appreciation to the minister for having responded to the requests that were made from the opposition side of the house, that this bill be referred instead to a special joint committee.

I am sure he will now agree, and those of us who were members of that committee will certainly agree, that it was an excellent idea to have this bill considered by the special joint committee to which it was referred. Those of us who were on the committee were able to present our various points of view; we were able to argue over our differences and reach various understandings. I am satisfied that because of the time we spent in the special joint committee, time will be saved here in committee of the whole house.

The bill has 94 clauses, apart from any that might be added here in committee of the whole. Hon. members realize that if we were to have a discussion on each of those 94 clauses a good deal of time would be taken. As the matter stands, it will be possible to call and pass most of the clauses without any discussion in committee of the whole, but I think it should be put on the record that the reason there will not be discussion here is that we had full discussion in the special joint committee.

By way of general comment I should like to say that the bill carries out the intentions of the government with respect to the integration of the various government employee pension plans with the Canada Pension Plan. The bill has reduced to legislative form what the government wanted to do in this connection. But, as the minister knows, I am still not sold on the extent to which the government has carried through its policy of what is almost complete integration. It is still my view that the Canada Pension Plan was