

Public Service Superannuation Act

was necessary or desirable to have a firm, inflexible one-year limit in this respect. Under the proposed amendment there would be an additional year. I assured him consideration would be given to his point, and it has been given. It is considered that he is stretching the interpretation of the act when he says, as appears at page 2240 of *Hansard*, that the effect of this is that the door is not only banged, but barred and bolted.

It is true that at the end of a year it is proposed to close the door for elections for payment of prior service, without penalty. But I pointed out last night that the door is not really bolted, and that upon payment of interest, after medical examination, and provided the employee is still in the public service, an election could still be entertained.

Since the debate last evening I have again perused a pamphlet that has been given to all members of the public service. It is written in laymen's language and is entitled "Your Superannuation Plan". At page 12 of the booklet this information is given to each employee with respect to the matter of time limits on elections:

If a person wants to count service for which he failed to elect within the normal one year time limit on becoming a contributor to the superannuation account, he has to pass a medical examination and he has to contribute on the basis of his salary at the time the election is made and not, you will note, on the basis of his salary at the time when he was first employed.

The purpose of the penalty is to protect the superannuation account from actuarial selection against it, in other words, abuses. If there was no penalty, certain people, for example those who had several promotions, would be able to gain valuable protection at very little cost.

The fact, however, that such service can be picked up later, even at a penalty, is an important new benefit—under the Civil Service Superannuation Act a person who failed to elect for back service within a year usually lost the opportunity for all time.

In addition, it occurs to me it should be pointed out that much beyond the originally contemplated year is being offered. The terms of this new bill were made known in the session of 1952-53. The bill was sent to the banking and commerce committee, and representatives of civil service organizations appeared. It was not proclaimed to come into force until January 1, 1954, and under the provisions of this amending bill an additional year for election is given beyond the time originally contemplated.

Mr. J. M. Macdonnell (Greenwood): Mr. Speaker, I am grateful for the further consideration given to the point I raised. I am

[Mr. Benidickson.]

glad to accept the assurance the parliamentary assistant has given that he is satisfied the point I had in mind is covered. I have nothing further to add.

Motion agreed to and bill read the third time and passed.

SUPPLY

The house resumed, from Wednesday, March 16, consideration of the motion of Mr. Harris for committee of supply, and the amendment thereto of Mrs. Fairclough, and the amendment to the amendment of Mr. Regier.

UNEMPLOYMENT

Mr. C. W. Carter (Burin-Burgeoe): Mr. Speaker, in my remarks before the adjournment of the debate last Wednesday I attempted to do three things. In the first place I tried to emphasize the fact that unemployment is the result of many complicated forces, and for that reason no easy or speedy solution is possible.

To indicate how difficult and complicated the problem actually is, I listed some of the contributing forces under the four headings of natural forces, industrial forces, economic forces and human forces.

Then, in the second place, I endeavoured to show that the industrial, natural and human forces, together with those economic forces which originate in foreign countries, are entirely beyond the control and influence of the federal government, or of government at any other level.

I then went on to point out, third, that the influence of the federal government is confined mainly to those economic forces which originate inside Canada, and that even here there are limitations imposed by the taxpayer at home and by conditions abroad. The role of the federal government is to keep these internal forces in balance, not only with each other but with the external forces as well, so that the Canadian economy will always be able to adjust itself easily and quickly to constantly changing influences and conditions.

Some hon. members opposite have blamed this government for doing nothing but talking. Well, I do not see what any government can do with regard to forces utterly outside its control. And I must say that, although I have listened carefully, I have not heard any constructive suggestions from the opposition benches. In an effort to offset the forces of nature this government has brought in a number of measures designed to protect