

mately \$20,000 at current rates, so as to provide workers with a higher level of protection against inflation;

2. that the increase take place in annual increments so that the new level of the year's Maximum Pensionable Earnings is attained by the time the total contribution level of 8 per cent is in effect;

3. that the private pensions system be urged to modify the designs of its plans wherever necessary to protect the long-service employees' pension contributions by calculating pensions on the basis of final earnings or some similar variant;

4. that the provinces and the federal government take appropriate action to require all private pension plans under their jurisdiction to disclose to their participants how their funds are being invested and how they are performing.

Part V

Women and Retirement

The recommendations of the committee are:

1. that the federal and provincial governments and the pension industry be urged to make it obligatory for private pension schemes to provide adequately for survivors;

2. that the reciprocal and equal sharing of pensions under the Canada/Quebec Pension Plan be adopted as the best method of providing pensions for housewives and that the equal sharing of any pension entitlements earned by either spouse during any period of marriage should confirm the fact that marriage has some of the essential qualities of a partnership;

3. that the rules which bar women employed by their husbands in unincorporated enterprises from contributing to the Canada/Quebec Pension Plan be eliminated;

4. that any unfair discrimination against women in the pension field not based on accepted and sound actuarial principles should be vigorously attacked by the provincial and federal authorities responsible for human rights.

Part VI

Special Groups in the Population

The recommendations of the committee are:

1. that, with the introduction of early vesting, the pension benefits of mobile workers under private pension schemes be transferred to the Canada/Quebec Pension Plan;

2. that the fund accumulated by the Canada/Quebec Pension Plan consisting of the pension benefits of mobile workers be managed by a Crown agency consisting of representatives of the insurance industry, financial institutions and pension funds as well as the general public, with the primary purpose of investing the contributions in an efficient manner and protecting the fund against the inroads of inflation;

3. that the benefits that have accrued to individuals be made available to them on retirement in the form of annuities;

4. that the problem of inadequate or nonexistent pensions for seasonal workers be dealt with by creating a special category for such workers under the Canada/Quebec Pension Plan with a premium and payout structure designed to meet the abnormal aspects of seasonal employment;

5. that the appropriate body or bodies provide the public with clear standardized statements of all the conditions attached to RRSPs, including administrative costs, fees for termination and any other aspect of RRSPs relevant to the investor.

Part VII

Assistance for the Aging

The recommendations of the committee are:

1. that increased resources be devoted to homemaking services, particularly by the municipalities;

2. that the federal New Horizons program should be given continued support, that maximum flexibility should be stressed, that efforts should be made to use the skills of the elderly in reaching segments of the elderly population now left out of group activities and that every encouragement should be given to projects involving social services for the elderly;

3. that policy directives should be issued by the appropriate authorities for the purpose of improving employment opportunities of those 65 and over and discouraging the elderly from leaving the labour market;

4. that the retired elderly should organize, protest and show militancy in order to improve their chances of achieving dignity, obtaining higher incomes as well as medical and other services and finding useful work.

Part VIII

Planning for Retirement

The recommendations of the committee are:

1. that both public authorities and private companies should undertake to implement effective pre-retirement programs;

2. that the Canada Employment and Immigration Commission should take appropriate measures to ensure that its offices are better equipped to deal with older workers, including: (a) improved job training facilities; (b) a more vigorous placement program; (c) more advertising of available services;

3. that employers should introduce programs of graduated retirement such as, for example, longer annual holidays or shorter work weeks, for workers approaching the age of retirement.