By Mr. Ashbourne:

Q. Mr. Chairman, am I right in that from some of Mr. Whitehouse's remarks I understood that he said there were some whose superannuation was

based on a five year average now?—A. That is right, sir.

Q. Can he tell us what ratio that bears to those on the ten year average?

—A. I cannot answer that figure either, except to state that five years are in the minority and eventually will pass out of the picture. They are people who were in the service prior to 1924 and it was based on the last five years at that time and they retained that privilege. All people coming under the Act since 1924 have been on a ten year average.

The CHAIRMAN: Would they represent 10 per cent?

The WITNESS: Approximately, I would say.

Mr. Hellyer: Am I safe in assuming you believe generally speaking this is a good bill?

The WITNESS: Yes. You are quite safe in assuming that.

The CHAIRMAN: Are there any further questions?

By the Chairman:

Q. If I may, then, Mr. Whitehouse did I understand you correctly that you feel it would be of substantial benefit to a large number of employees to have the five year rather than the ten year average?—A. That is right, sir.

Q. And you are of course aware that the government has made special civil service pension contributions within the last three years of \$175 million?—

A. Yes, I am fully aware of that.

Q. You are aware notwithstanding those contributions the fund is still

in the red \$189 million?—A. Yes, sir.

Q. So it rather necessarily follows that if the fund is to be kept anything like actuarially sound and if these substantial additional benefits are to be awarded there must be an increase in the annual contribution to the fund?—A. Of course you will remember too that one of the amendments to the Act states that the contribution in future will be 6 per cent for all instead of 5 per cent, $5\frac{1}{2}$ per cent and 6 per cent.

Q. And I am also aware—I believe we were told last evening—that the contribution should be 6½ per cent if the fund is to be kept in balance.—A. I have no argument with adequate contributions to get the benefit we desire, and

I have told my people that repeatedly all over the country.

Q. It is that morally you felt bound to explain a point of view which may not be your own.

By Mr. Hellyer:

Q. Does your organization have any views with respect to people being allowed to work between the ages of 65 and 70 if physically fit and wishing to do so?—A. We have definite views on that, or have had up to the present.

Q. What are those views?—A. Our views are, and we have made a lot of representations on that, that we feel a civil servant should be compelled to retire at age 65. We have many reasons for that and I could cite a case in point I am working on at the present time. I will not name the city. There may be a gentleman present who happens to know this particular situation; as a matter of fact I know he is present. The postmaster was successful in obtaining an extension in service. We do agree in some instances these extensions should be granted in the interests of the service, naturally. And we find too in some cases that financial difficulties warrant perhaps a year's extension, but where we find a case that the individual is not financially embarrassed and actually is independent financially—independent of what he earns in his own vocation—and that we have people who are quite prepared and able to fill the