

*Civil Service Superannuation*

make a few remarks. In the first place I think this is an excellent piece of legislation, and I am pleased indeed to see it introduced at the present time. I should have been glad to see it introduced at any time; in fact it would have pleased me to have seen it introduced some considerable time ago. I am not saying that in any critical spirit, because everyone knows that we have had a very great deal of good legislation in the past couple of years, and particularly in the present session. I know that all things cannot be done at once.

I welcome particularly the additional opportunity being given employees of this government to transfer their superannuation arrangements from the retirement fund to the superannuation fund which, I believe it will be agreed, is one of the best superannuation schemes extant.

It is in that connection, however, I wish to draw one or two matters to the attention of the government. I observe that in the last several years, since the beginning of the war, there are great numbers of civil servants who have not been allowed to receive increases in salaries or promotions. If one pictures the situation in respect of any one of them, as an illustration, he will see that it comes down to this: The civil servant was under contract with the government, expecting to receive certain regular increases or, when opportunity came and he qualified, to get promotions and increases.

For reasons which we shall assume were quite adequate, all of that was discontinued during the war. Certain exceptions have been made since, but in the main that is still the picture. At first sight it would seem that the civil servant about whom I have spoken should make that much contribution to the war, and that it is not too serious a load to put upon him. That might reasonably be the first reaction of anyone who examined the picture. But there is one other serious disqualification which is placed upon this man, one other serious burden resting upon him, and it is this: He draws his superannuation based upon a certain number of years of service. I believe it is the average over five years. At one time it was ten years but, generally speaking, it is now the top five years.

Under the arrangement I have described not only does he suffer the loss of his promotion and increases in salary, but as long as he lives he will be paying a price which quite probably other citizens in the community will not be paying. As long as he lives he is being called upon to take a superannuation which

[Mr. Maybank.]

will be less than might reasonably have been expected.

It seems to me there is a chance of correcting that situation. Perhaps it might be done by way of requiring him to put in a larger contribution over the years, the government matching his contribution dollar for dollar, as they do now. I do not know if that is the best way to do it. I think it will be agreed, however, that men of the sort I have mentioned are going to have to pay more than most other citizens in the community, by reason of the fact that as long as they live their incomes will be less than they had a proper right to expect they would be.

Similarly a situation exists with respect to a large number of civil servants who have been receiving a war bonus. Take the man who was a high placed civil servant—it does not really matter where he stood in the list—he could not get a promotion or an increase in salary. However, because of the type of work he was doing or because he had been transferred from one department to another, a war supplement was quite properly granted to him. That is part of his wage upon which he pays income tax, and yet he is not permitted to make a contribution to the superannuation fund on that, nor does the government pay anything into the fund with respect to that war supplement. It seems to me that if that is the man's true wage, as undoubtedly it is according to the tax gatherer, it ought to be taken into consideration in effecting superannuation. If it is not so, then he could well receive a superannuation less than it otherwise would be and less, I submit, than it ought to be. As long as he lives he will be paying more than he should properly be paying, having regard to the situation of all other citizens in the country.

I draw these matters to the attention of the minister in the hope that they will receive consideration. I do not speak critically about these matters. The bill is an endeavour to do justice. It is a very fine bill and it does render a great measure of justice. But such being the case, I feel it is proper to point out any additional feature or item that might have been overlooked because it would be entirely consistent with the government's attitude to take into account matters such as I have mentioned.

I agree with several speakers who have referred to the impropriety of taking superannuation away from any person who has been called back into the government service or who has entered the government service, particularly when they are acting in a low-paid capacity. I have run into many cases