

how quickly time goes by and how, in due season, they become seniors in their class. As I speak, the words of Macbeth pass through my mind, "This even-handed justice commends the ingredients of our poison'd chalice to our lips". Those are words that younger men should take to heart when considering this measure. I am opposed to it on all grounds, and if in their wisdom honourable senators see fit to go into committee, I shall move that we amend the bill so as to restore the retirement ages to those now provided in the statute. Under the present act the compulsory retirement age is seventy years and the permissive retirement age is sixty-five. The proposal is to lower these ages respectively to sixty-five and sixty. I do not agree with that.

Hon. WISHART McL. ROBERTSON: Honourable senators, one of my greatest difficulties in supporting government legislation arises from the fact that from time to time it is subjected to attacks from eloquent opponents who seek to attach to the subject an importance which, on cooler reflection, would seem entirely unnecessary or quite in excess of what was warranted.

The present act empowers the Governor in Council to grant a superannuation allowance to a contributor who at the date of his retirement has attained the age of sixty-five years. The proposed amendment will reduce this age to sixty years. This proposal is really nothing new. The lowering of the retirement age from sixty-five to sixty was recommended by the parliamentary committee in 1939. It was also recommended by the Royal Commission on Administrative Classifications in the Public Service, and by the Civil Service Superannuation Committee. It is believed that the option of retirement at age sixty will result in greater efficiency in the public service by enabling departments to effect needed reorganization in some cases through retirement of a contributor who has reached age 60, and the retirement at an earlier age of individuals whose efficiency and interest in their employment have declined.

The government is of the opinion that the proposed change in the Act will result in greater efficiency in the public service and enable certain departments to be reorganized. Under the bill if for one reason or another a man retires before sixty-five, whether voluntarily or at the suggestion of the department for which he works, he will not be thrown out, as it were, with only his contribution plus accrued interest, and lose a considerable amount of superannuation benefits that he would have received by remaining in service until sixty-five.

Hon. Mr. HAIG: Might I ask the honourable senator a question? I may have misunderstood the honourable senator from Toronto-Trinity (Hon. Mr. Roebuck), but I thought he said that this bill provides for compulsory retirement at sixty-five as well as the voluntary retirement age of sixty.

Hon. Mr. ROBERTSON: As I understand the matter, under the present law if a person retires before he reaches the age of sixty-five he will not receive any superannuation benefits.

Hon. Mr. HAIG: That is correct.

Hon. Mr. ROBERTSON: This bill lowers the permissive age from sixty-five to sixty. In the matter of the compulsory retirement age, I assume the honourable senator from Toronto-Trinity (Hon. Mr. Roebuck) is right when he says that it is lowered from seventy to sixty-five. He has painted a vivid picture of people being thrown out of work against their will while still at the height of their power. No one will dispute that there is a marked difference between people with respect to efficiency and desire to stay on the job. Generally speaking, the experience has been that there is no great rush to retire voluntarily, either at sixty-five years, as has been permissible in later years, or at sixty, which I understand was the age of voluntary retirement some considerable time ago. The reason is obvious. If a man retires at the earlier age he suffers, under the best of circumstances, a reduction of approximately thirty per cent in his income. When an employee is, as my honourable friend (Hon. Mr. Roebuck) puts it, at the height of his intellect and efficiency, and desirous of staying on the job, I think that in practice the department is anxious to have him continue in his position. As I understand it, all that the bill does is to enable an individual who voluntarily retires at an earlier age than sixty-five to receive his full superannuation, benefits, and not merely what he has contributed plus interest.

It is felt that while the proposed lowering of the retiring age would affect a relatively small number of persons it would materially improve the service and indeed be of great benefit to such individuals as from time to time become eligible to avail themselves of it. It has been estimated that, with a payroll of 60 million dollars, the extra cost arising from the change would be about \$40,000.

No doubt many honourable members are better informed on this subject than I am, but I repeat that this lowering of the retiring age has been recommended by a parliamentary committee, a royal commission, and the Civil Service Superannuation Committee. The gov-