

Dr. WILLARD: Yes.

Mr. GRAY: There are back service benefits for which the employee does not actually make contribution, but which he is granted just as if he had made contributions in those years.

Dr. WILLARD: Yes, that is right.

Mr. GRAY: Is it not also correct that in many of the schemes referred to the employed party personally must pay in to them for 10 years to get that status, which would be about the case of our own Canada pension plan scheme?

Dr. WILLARD: There are many different types of schemes and I would not want to generalize about them.

Mr. GRAY: But with a 10 year transition period, the private scheme would not grant these credits for previous service without contribution being made available by the employee in question.

Dr. WILLARD: We might take a look at some of them later on when dealing with the question of integration of private schemes. We might see whether there could be an answer given to this particular question.

Hon. Mr. McCUTCHEON: There is a wide variety of them.

Dr. WILLARD: Yes, there is a wide variety.

Mr. GRAY: My point is that you have been taking a private insurance scheme as a precedent, if that is possible, to the idea that a person may begin to get benefits, although he has contributed for no more than a short period, and you say that this is not particularly novel.

Dr. WILLARD: That is correct. It is done in private schemes, and of course it is done even more so in public schemes.

Mr. CANTELON: I would like to emphasize what Senator McCutcheon said when he spoke of the wide variety of schemes. I think we would be left with this extremely generous scheme, and I agree; but there are other schemes which have been just as generous.

Mr. MOREAU: I think you must have missed Senator McCutcheon's question earlier.

Mr. CANTELON: Yes, I did. I thought the committee was going to begin at 10 o'clock.

The CHAIRMAN (*Mr. Cameron*): We did originally intend to meet at 10, but on account of the short supply of committee rooms and the fact that we wanted to give as much opportunity as we could to Dr. Willard and the other witnesses to tell their story, I moved the meeting ahead to 9.30.

Mr. CANTELON: It is quite all right.

The CHAIRMAN (*Mr. Cameron*): Are there any other questions?

Mr. CANTELON: I have not asked my question yet. I believe there are other schemes which have had all these benefits in them from their inception, such as the Saskatchewan teachers' federation plan.

Dr. WILLARD: I am not acquainted with that particular plan, but it is quite possible.

Mr. LLOYD: The schemes usually break down into two broad classifications: those which are planned and put into operation by federal, provincial and municipal governments, or school boards, as against private corporations; and the governing factor in the case of a corporation is that it establishes a fund for past services for benefits. That is quite different from what takes place with school boards or a city which perhaps had over a period of years no superannuation fund. It might feel that it had some obligation to its employees, and it brings in a scheme which is funded. Or they feel that through conscience they should establish benefits, and they use the general taxing power of the