The formula used in calculating a widow's allowance is the same as that for a retiring employee, except that it is based on one percent (1%) of his average salary instead of two percent (2%). In effect, the widow will usually receive one-half of the allowance her husband was receiving or would have received, at the time of his death.

An allowance is also payable to any surviving children up to the age of 18 years. The allowance for each child is usually one-fifth of the widow's allowance. A child's allowance is payable from 18 to 25 provided the recipient is unmarried, is in full-time attendance at a school or university, and has generally been in attendance since he or she reached 18 or since the death of the contributor whichever is the later. Application must be made for payment of the allowance.

## **Benefits Payable in Cases of Separation**

If an annuitant is separated from his wife and a Court makes an order for him to pay an amount to his spouse, child or other dependent, the Minister may direct that the amount specified therein, or part of it, be withheld and paid to the person named in the order. In the event of the death of the contributor, the widow's entitlement will be calculated in the ordinary way.

On the other hand, if the widow has been living apart from her husband for some years under circumstances which would have disentitled her to an order of separate maintenance under the laws of the province in which the contributor normally resided, the Treasury Board may deem her to have predeceased her husband for superannuation purposes in which case she would receive no pension benefits.

## How to Ensure Prompt Payment of Benefits

One of the main reasons for delay in the payment of benefits is failure to submit the necessary documents relating to age and marital status. Proof of your age, your wife's age, and your marriage certificate should be submitted to the Superannuation Section of Staff Relations and Compensation Division well before you intend to leave the Public Service. It is also advisable to submit birth certificates of children under 18.

## Changes in Superannuation Legislation

New superannuation legislation is contained in the Government Organization Act (1970) and in amendments to the Public Service Superannuation Act. The