

Mr. CLARK: Except that the two persons in the same position would be treated in the same way. Two 60 year olds would be treated alike, regardless of what they were doing.

Mr. ORANGE: Mr. Chairman, this is an area which in many respects has a limited application because within 35 years this particular problem will disappear. I am wondering if the officials of the department—I know it is probably difficult to do this—have tried to calculate or make an estimate of what the cost or saving to the Canada Pension Plan would be, or what the additional cost to the Public Service Superannuation Fund would be. As I see it, it is a retrograde step for a civil servant in his not being entitled to the full benefits at the age of 65. I am wondering what the cost to the public treasury would be. Is it possible to calculate this?

Dr. DAVIDSON: I would say it is quite impossible to calculate it unless you can tell me how many of these civil servants at age 65 will continue to be employed, and give me at least some details of the general nature of their entitlement under the two schemes.

Mr. ORANGE: But in the calculation under the Canada Pension Plan I assume that there has been a factor calculated into it for people still in the labour force after the age of 65.

Dr. DAVIDSON: I think that that would be true for the population of Canada as a whole, but it cannot be made with respect to the retired civil service population.

Mr. ORANGE: The point here is well taken, and it is one of concern to civil servants who will take some form of employment after they reach the age of 65. This happens from time to time. Surely these people will look upon themselves as being pioneers for taking this at the age of 65. I think that this is a possible area of concern.

Dr. DAVIDSON: Are you asking me to agree with the opinion you have expressed?

Mr. ORANGE: No, I am expressing my own opinion.

Dr. DAVIDSON: Mr. Chairman, the point Mr. Orange is raising now is in the area of actuarial science, with which I am not familiar. It may be that the actuarial experts from the Department of Insurance, who had something to do with the calculations that were made in the context of the Canada Pension Plan, would be able to throw some light on this, but I cannot go beyond saying that I see some very real difficulties unless we have some fairly firm assumptions to go on, so that we may put a price tag on the relief that would result from the Public Service Superannuation Fund because of the provisions of this bill.

Mr. ORANGE: I am wondering if there would be any point in asking the officials of the Department of Insurance. Is that possible?

The Co-CHAIRMAN (*Mr. Richard*): Dr. Davidson advises me that Mr. Clarke of the Insurance Department is present.

Dr. DAVIDSON: Yes, perhaps he could comment on this.

Mr. E. E. Clarke, Chief Actuary, Insurance Department: The only thing I can say in this regard is that we have no statistics at all on which to make such