

Canada Pension Plan

Mr. Benson: No, I really do not think so. You are thinking of a person contributing for part of the year, perhaps, and then within the four year period deciding he wanted to pick it up. One part of the T-4 supplemental shows the number of months an employee worked, so his pension record would go over to health and welfare, including the number of months he was employed. He could apply for information concerning that particular number of months he was employed by a particular employer. If a person were employed by two or three people during the year, this would show on the record that would be produced for him, that he worked three months for one company and nine months for another company.

Mr. Chatterton: These records then of earnings and contributions of an individual will have to be kept for a long period of time, possibly 47 years. They would have to be kept also separately by provinces, in case some province in the future opted out?

Mr. Benson: We would have to show the source of the contributions by provinces, and also the record of each individual by provinces. The information could be broken down if a province moved out in the future. The record will be kept in two places. It will be kept in the electronic brain of the computer and also on written records, showing the contributions, the date and the total for each employee. The details will then go to national health and welfare.

Mr. Chatterton: Of course, there is going to be a great deal of confusion, not necessarily for the staff but in the minds of the people. From a practical point of view, these records have to be kept for possibly 47 years, some in the brain of the computer. Let us suppose that there is a fire in the building where the computer is, what will happen to this information?

Mr. Benson: There will be a duplicate of it because there will be records prepared each year. We will have the individual records, and then national revenue will hand this information over to health and welfare. This will be separate from the information we have. We will have the information on magnetic tape for the whole period, so if all the tapes were destroyed there would be a record up to the last year in health and welfare. Then, we would pick up the T-4's for the current year. We hope we will never be in a position where everything is destroyed, but there are always copies of the T-4's because the employer keeps copies of the T-4's.

Mr. Chatterton: The time may come when you may wish those were destroyed.

Mr. Benson: Incidentally, I might point out that there will be duplicate tapes as well.

Mr. Monteith: I presume this will automatically mean the government forms, the individual T-4 forms, will have at least one more or perhaps two more copies.

Mr. Benson: No more copies; they will have two more little squares, one showing the contributor's earnings and one showing his pension plan contribution. This information will all come to national revenue, and then national revenue will supply it to health and welfare. There will be no more copies of the T-4.

Clause agreed to.

On clause 98—*Application for statement of earnings and request for reconsideration.*

Mr. Chatterton: Clause 98 allows a person, once in every 12 months, to get some record from the minister. Let us say he is approaching the period where he has to decide whether or not he should retire. Can he ask the minister for information on his pensionable earnings up to date according to the indices up to the time of the year in which he makes his request?

Mr. Benson: Mr. Chairman, he has no right to demand such information. The unadjusted figures are the ones he has the right to demand. The computation could be made by the individual by applying the pension index to bring it up to date. He has no right to demand that the department make this computation for him until the time he retires.

Mr. Chatterton: You have given him this right under this clause so he can dispute any figure that might be given. However, in so far as using this figure to estimate his retirement pension is concerned, it would be absolutely useless because he would have no idea of the escalation that would be applied.

Mr. Benson: I am advised that national health would be prepared to assist him in making such a computation.

The Chairman: Shall the clause carry?

An hon. Member: Call it six o'clock.

Mr. Knowles: Before you call it six o'clock, Mr. Chairman, I wonder if you would meet our convenience by reading out a list of the clauses that have been allowed to stand thus far, so we can check our records and see if we all agree?