

**Senator Flynn:** Of their own decision?

**Mr. DesRoches:** Of their own decision.

**Senator Fergusson:** Not always of their own decision.

**Senator Flynn:** I would say generally speaking. I was afraid Senator Fergusson was trying to make a case.

**Senator Kinneer:** Earlier I wanted to ask a supplementary question to something you said, Mr. Chairman, when you said there was such a lag in getting a return for the unemployment insurance. I was wondering if employers will co-operate with a separation statement with regard to contributions and length of service. Could they not do that as the separation occurs, just give a statement?

**Mr. DesRoches:** This is the way we are planning to do it. Under the present system it is a mixed affair, because we are dealing with two years, we are dealing with 104 weeks. Right back from the time the act started there had to be a way of either putting the burden on the employer of maintaining those records or accumulating these records. The choice was made that it would be preferable, because people change jobs within two years, to accumulate these records.

**Senator Kinneer:** Do you anticipate correcting the lags there?

**Mr. DesRoches:** Yes, because we will not need to accumulate these records. We are dealing with a 52-week period, which is half. Not only that, but under the present act you can go back four years. There was an absolute need to maintain records at five central points. Under this bill you can only go 52 weeks, and we are putting most of the onus, if you like, on the employer to produce that record at the time of separation. Of course, the employee will be directly interested, because he will need that piece of paper. Now he needs it in most cases; where a person has a very short employment record he needs that, plus our record. This is where the problem arises of marrying these two records. We hope this will be greatly lessened by having only one source of information.

**Senator Hays:** The employee does a fairly good job of getting all the papers today that he requires when he decides to go on unemployment insurance. He gives you notice that you can get another man to take his place. He picks all this stuff up. If he is a real gentleman he gives you two weeks' notice.

**Mr. DesRoches:** I agree that people know their own self-interest.

**Senator Smith:** I am not entirely clear what the bill does in connection with the retirement benefits. I think I was confused more by some comments which the witness made, saying that the government did not feel certain things were necessary because the Canada Pension Plan would not mature in another three or four more years and so on and so forth. I am not a lawyer, but when I first heard the bill it seemed so definite that when a man attains the age of 70 or a retirement pension at any time becomes payable to him, then the thing takes effect. Would you clear it up? I am a little confused.

**Mr. DesRoches:** I am sorry. Could I explain it this way. We will talk just about the Canada Pension Plan. The CPP has two dates. The first date is 65, where it is optional to take CPP and 70, where it is mandatory. Therefore, the choice was to find some way of determining that a person has really retired from the work force. Perhaps I did not make it clear, but I was saying that once choice would have been to take age as an indication that a person has retired. The Government preferred to take the attachment or participation in the Canada Pension Plan as an indication that a person had in fact retired and was no longer seeking work. Therefore, at 70, since it is mandatory, it is an absolute bar to benefits. At 65 it is optional. That is what the bill says. If a person does take the CPP at 65, 66 and so on, he will be deemed to have retired.

**Senator Smith:** Then he can only draw for a three-week period?

**Mr. Desroches:** For three weeks, that is correct.

**The Acting Chairman:** I am afraid we interrupted you. Has your completed your presentation on the benefits section?

**Mr. DesRoches:** The only other points on benefits are maternity and sickness. We have covered the retirement. There are benefits provided now for maternity. For a woman who has a child, there will be a period of nine weeks before confinement and six weeks after. This is a major change, since under the present act capability is an absolute requirement. For years the decisions of the commission have been that a pregnant woman is incapable of work six weeks before and six weeks after confinement, and therefore is barred from benefit. This will be a complete reversal of the position, whereby capability will be waived during the period nine weeks before and six weeks after.

With sickness, there will be a period of 15 weeks of benefits provided for people who have an interruption of earnings because of sickness. There will be a two-week waiting period, as in other benefits, and then there will be an entitlement to 15 weeks, which again can be drawn within a period of 29 weeks, the same as the other 15 weeks of regular benefits. These are two features which I recall speaking to the Special Senate Comm ttee on Poverty about when I was here, in 1968. They have been incorporated in the bill; they are new features.

**Senator Flynn:** We are doing away with some discrimination here.

**Senator Connolly (Ottawa West):** Mr. DesRoches, it was suggested in the Senate by a distinguished gentleman that maternity benefits would give a woman about one month of holiday. I rather disputed that, but I did not want to deal with it. I said I would turn him over to the tender mercy of the lady senators. Have you anything to say about that?

**Mr. DesRoches:** One could look at it as recognizing a fact of life. Whether or not it is a holiday is not for me to judge. I suppose really there are two facts of life involved. One is that it is a real impossibility for a