Lake Centre. To illustrate the point more particularly I should like to deal with a specific case. The case in question is that of a gentleman by the name of Aubrey H. Conrad, who lives in Bridgewater, Nova Scotia. Mr. Conrad became an employee of the old Halifax and Southwestern railway in 1917. That railway has since become part of the Canadian National Railways. He was forced to retire from his job in November, 1917, after twenty-six years of service, for reasons of illness. His age then was forty-seven.

The railways' pension plan was enunciated by the hon. member for Lake Centre. This pension plan, which was introduced, I understand in 1935, was made applicable to employees who at that time had fifteen years or more of service. Employees under the terms of the pension regulations become pensionable at the age of sixty-five, or earlier in the case of injury or accident, provided that they have reached the age of fifty years. But since Mr. Conrad, the man to whom I have reference, was only forty-seven years of age at the time he was stricken, he was not eligible under this pension plan, nor was he eligible under the old provident plan.

There is another means of providing benefits to employees with long service, and that is by gratuitous allowances. That means is applicable to those men who do not qualify for pension or provident benefits. It was set up, and I quote from a letter provided to me by the minister:

> . . . in order to take care of employees with long service who were forced to retire before reaching pensionable age.

I emphasize, Mr. Chairman, that term "long service". For the purpose of these allowances, the definition of long service is twenty years or more. Mr. Conrad qualifies fully in this respect of long service because he has had twenty-six years of service, or six more than the minimum required.

But there is another requirement in connection with these gratuitous allowances, which states that employees must have reached the age of fifty years. Here Mr. Conrad is debarred because he was only forty-seven years of age at the time of his forced retirement. If long service is to be rewarded, or, to put it another way, if employees with long service are to be protected, as I believe they should be, then the age at which they are stricken should be a minor consideration. However, if the age is to be a factor, then a formula should be used which would combine age and service, as is done in many other companies. For example, if the qualifying length of service is to be a minimum of twenty years and the minimum age is to be fifty years, I submit that there should be a formula combining the two for a total of seventy. That is done in some other companies and it works satisfactorily.

Mr. Conrad had twenty-six years of service. If the over-all is to be seventy, then he could have qualified at the age of forty-four. In other words, with twenty-six years of service, he being forty-seven years of age, the total would be seventy-three which would qualify him easily.

There is no other avenue I know of, or no other avenue which the railway brotherhood or the Department of Transport have been able to suggest whereby this man could qualify for benefits. I believe that every effort should be made to open the door so that he could qualify under the regulations applying to gratuitous allowances. The minister is aware of this case. I have referred it to him several times, as well as the brotherhood, and in a letter to me dated May 17, 1947, he stated:

> To extend the present arrangement or to change the existing formula . . . would cost the company a very substantial sum annually and we have had to take the stand that our present retiring allowances are as generous as we can make them.

I quite agree that there are practical limits with regard to how far any company can go in this direction of pension benefits. I know it has many commitments and, when dealing with one commitment, it must keep its eye on the over-all programme. But if, as the company itself states, the gratuitous allowances are "to take care of employees with long service who were forced to retire before reaching pensionable age", then it would appear that the age restriction is not allowing the company to live up to the purpose of these allowances. I would therefore urge upon the minister that such cases as this fall within the spirit of the gratuitous allowances, and that when the term of their service is adequate, employees should be allowed to qualify. If the railways do not see fit to ignore the age completely and qualify a man on the basis of long service alone, then they should make age a secondary consideration by applying a formula which permits service and age to be added together. As I have said before, that is a formula which is accepted in many other companies and it works satisfactorily. There is no other means whereby employees of this class can receive benefits. They have the greatest difficulty in paying their doctor bills; for the reason they had to retire in the first place, even at an early age, was because they were ill. I would again ask the minister if he will give that problem serious re-consideration, and determine whether or not the terms