

to a bill that has not been agreed to in the resolution preceding it; I think I am perfectly sound in that view. And my opinion is that this resolution ought to be amended so that the legislation to be introduced could incorporate such a clause. I do not know what is now in the legislation, but I apprehend from a reading of this resolution that such provision is not made in the legislation based on this resolution.

Mr. ROBB: If there is any doubt about it, and my hon. friend has an amendment to suggest, I would be disposed to consider it.

Mr. STEVENS: It is more a technical question for the Minister of Justice, for instance, to advise on.

Mr. ROBB: The bill has been considered by the department of Justice.

Mr. STEVENS: If that point has been considered and settled by the Justice department, then it is all right. I quite understand that the Justice department would declare this resolution in order, but the point is whether it goes far enough.

Mr. BUREAU: You have the principle here in favour of superannuation, and that ought to include everything that is necessary to bring it about.

Mr. STEVENS: There are other things besides merely providing for superannuation. We have three funds, I think.

Mr. BUREAU: But they are all for the same purpose of providing superannuation.

Mr. STEVENS: Not necessarily. There are funds under different acts.

Mr. BUREAU: But they are all for the same purpose. If you are buying an apple it does not matter which pocket you take the money out of to pay for it.

Mr. STEVENS: I doubt very much if the legislation based on this resolution will accomplish what I have pointed out to the committee. I will leave it at that.

Mr. ROBB: The memorandum given me by the Superintendent of Insurance, who has carefully considered the legal aspects of the whole matter, says:

Provision is made in the bill for the voluntary transfer to the new scheme of members now contributing to these funds, and the cost to the government in respect of those members who transfer will be made up of two parts:

1. The government's contributions in respect of their future service, and
2. The initial liability assumed by the government in respect of their past service for which, with the exception of Superannuation Fund No. 2, the government has made no contribution.

Mr. EVANS: As five per cent of the wages of the civil servants are to be contributed to this superannuation fund, I would ask the minister what rights have the civil servants to this five per cent they contribute should they leave the service before the superannuation age arrives? Or, if they depart this life, will their relatives benefit under this scheme, and how?

Mr. ROBB: That is all provided for in the bill, which is based upon actuarial experience. I imagine the committee will fully consider that feature of it.

Mr. CRERAR: The resolution provides for the civil servants contributing to the consolidated revenue fund. Now, is it the intention of the legislation that the contributions made by the civil servants shall be paid into the consolidated revenue fund, or is there to be some special fund created to which the civil servants and the government will contribute, such a fund to be invested, perhaps, and the earnings from it added to that fund?

Mr. ROBB: It will have to be properly ear-marked and kept separate. It will have its own special fund.

Sir HENRY DRAYTON: Would my hon. friend go on reading the memorandum?

Mr. ROBB: The memorandum continues:

With reference to No. 1, it may be stated that the cost to the government for future service will be 5 per cent of the pay-roll. The difficulty arises in estimating how many will transfer and the annual salaries attaching to their positions. If all transfer, it will be seen that the government's contribution of 5 per cent would amount to approximately \$1,500,000. This would not mean that this amount would have to be actually disbursed, but would have to be dealt with in the same way as the contributions in respect of new entrants; that is, it would have to be recognized, ear-marked and set aside to meet the future liability. It should be pointed out that for the fiscal year 1922-23 the income of the Retirement Fund was \$2,123,735 including interest, while the payments from the fund amounted to only \$324,225, and the income of Superannuation Fund No. 2 was \$194,953 including \$101,000 transferred from consolidated revenue fund, and the payments from the fund amounted to but \$36,326.87.

The accounts are kept separately.

Sir HENRY DRAYTON: Yes, they are kept separately, but I am not sure my hon. friend is right when he says these are particularly ear-marked and invested. I think that is the point the hon. member for Marquette (Mr. Crerar) was making. I think we are just carrying this thing as part of the consolidated fund. As I recollect it the ear-marking is a matter of book-keeping, and the interest granted is the current rate of interest which the government have to pay