in the Senate in the first instance was initiated here. Excellent work was done by this chamber in relation to such matters as the twelve-mile limit, the Canada Shipping Act, the Harbour Commissions Act and the Companies Act.

In addition, our committees actively engaged in reviewing legislation and in conducting special studies. These studies conducted in the Senate have been and continue to be invaluable. In the recent past the Special Committee on Manpower produced an excellent report which laid the groundwork for Government action in a critical area. In the same way, the findings of its Special Committee on Land Use were of great service.

In the last Parliament the Special Committee on Aging studied one aspect of what is rapidly becoming a most important problem facing Government. As I indicated the other day, its findings are almost complete and we look forward with eager anticipation to its report. I am confident that the results of this committee's work will reflect great credit on the Senate and on the members of the committee who have been so assiduous in their study.

The Senate also played an active role in the study Parliament has been making of the problems of consumer credit. Our colleague Senator Croll has been a prime mover in this area as well. That joint committee, as the Throne Speech indicates, will be reconstituted during this session, and I expect that when its work is concluded it too will have proved to have been of great value.

The Twenty-sixth Parliament had an impact on the operation of this chamber in other ways as well. The state of political tension that existed in the other place and the manner in which they conducted their business resulted in highly irregular sittings here and in frustrations and delays that were not of our making. I am hopeful that the procedural changes adopted last session by the Commons and re-adopted with a few minor variations only last Friday, will produce a more regular flow of parliamentary business.

Of course, the most important act of the Twenty-sixth Parliament which bears directly on the operation of the Senate was the adoption of the Retirement of Senators Act. This act divides senators into two main groups: those appointed after the passage of the act, and those who were members of the Senate prior to the act receiving Royal Assent on June 2, 1965.

In respect of the first group I have isolated, those senators appointed after the passage of the act, the act provides that they hold their commission until they attain age 75, at which time they retire on a pension to which they have contributed. The pension referred to is that set out in the Members of Parliament Retiring Allowances Act. The level of benefit is directly related to the amount of a senator's contribution, and he must contribute in respect of sessions in more than two Parliaments to be eligible for a retirement and a survivor benefit.

I should also point out that senators in this category need not be in receipt of a retirement allowance in order that their widow or widower receive survivor benefit. The maximum pension available under the Members of Parliament Retiring Allowances Act is \$9,000, and the maximum survivor benefit is \$5,400.

In respect of the second group of senators I have referred to—those who were members of this house prior to the passage of the Retirement of Senators Act—the first and foremost observation to be made is that there is nothing whatever in the act which curtails the privilege of holding a life commission. In other words, there is absolutely no interference with the right to hold one's place here for life.

However, the Retirement of Senators Act also provides certain options and grounds for retirement for senators holding life commissions. The fact that since last June seven of our colleagues have availed themselves of the opportunity to retire, suggests to me at least, that these additional options are a welcome feature of the legislation.

Under the act a senator holding a life commission may, if he so chooses, retire within one year of his attaining age 75, or within one year of the passage of the act if he had already attained that age when the act became law. Additionally, a senator holding a life commission may retire if he is or becomes the victim of a permanent disabling infirmity. This second basis for retirement operates independently of any age requirement.

A senator who retires for either of the reasons I have just mentioned is entitled to an annuity equal to two-thirds of his sessional indemnity, and the widow of a senator who had been in receipt of such an annuity is entitled to an annuity equal to one-third of that which her husband had been receiving.