

Hon. Mr. DANDURAND: Yes. Of course, insurance is a gamble. A Civil Servant may on retirement withdraw his balance in the Retirement Fund. That amount, which in some cases is a large one, has accrued to the credit of the Civil Servant or his estate.

Hon. Mr. TURRIFF: Does he get any interest on that?

Hon. Mr. DANDURAND: Not if he elects to come under the Superannuation Act. By relinquishing his right to that sum, he becomes entitled to a pension on retirement. Naturally he will lose the pension at his death. I think the Act provides, however, that his widow may receive a certain proportion of his allowance. The State stands to gain in the case of a Civil Servant who is single and who, having transferred his credit to the Superannuation Fund, retires on a pension, but lives only a short time to enjoy it.

The Civil Servant was given until, I think, the 19th of July next to make his choice, and the effect of this Bill is to extend that period for another year:

1. (1) The Civil Service Superannuation Act, 1924, is amended by striking out the words "one year" in the second line of section sixteen thereof and substituting therefor the words "two years".

(2) The said Act is amended by striking out the words "one year" in the second line of section twenty and substituting therefor the words "two years".

(3) The said Act is further amended by striking out the words "one year" in the first line of section twenty-two and substituting therefor the words "two years".

The object of the Bill is quite clear, namely, to give Civil Servants who are under the Retirement Act a further period of twelve months in which to decide whether or not they will relinquish the benefits of the Retirement Fund and come under the Superannuation Act.

Right Hon. Sir GEORGE E. FOSTER: It seems to be a fair thing to do. The Retirement Fund balance is the man's own money. He must make up his mind whether he will continue under the Retirement Fund or take the equivalent advantage that would accrue to him by transferring that Retirement Fund balance into the general fund and coming under the provisions of the Superannuation Act. He had the privilege of making his choice within a year, but sometimes it is pretty difficult for a man to make up his mind. He may think at first that the transfer would not be to his advantage, and may let the option slip by. I do not think it is at all wrong to give him another year to decide.

Hon. Mr. TURRIFF: What I am about to say has no bearing on this particular clause, but I would like to draw the attention of my honourable friend the leader of the House

to the fact that there is a great deal of dissatisfaction in the Service about the distinction that is made, with respect to the Retirement Fund between men and women. It appears that, while a man may will to any person the amount standing to his credit in the Fund, a woman cannot do so. I do not understand the matter very well, but a number of women Civil Servants have complained about women being treated so differently from men. I would like my honourable friend to look into this question, so that we may deal with it next year if it is one that ought to be dealt with; and I think it is. I cannot for the life of me understand why a woman contributing to the Fund out of her salary of say \$1,000, is not in exactly the same position as a man contributing at the same rate. The distinction was made a year or two ago, when the original Superannuation Bill was passed. The question does not affect the present Bill. I am only drawing my honourable friend's attention to it.

Hon. Mr. REID: I would like to mention another matter in connection with Civil Service superannuation. It does not refer to this particular clause, with which I am in accord. I noticed in the press a short time ago that certain representations had been made by a deputation representing widows of superannuated Civil Servants. Many of these dependents have been left without adequate means of support, and some have had to go into homes for the aged. Under the present superannuation law which we passed about a year ago, the widow of a superannuated Civil Servant receives an allowance; but in the case of a superannuated Civil Servant who died before that statute was passed, even if only a few months before, his widow gets nothing.

I would ask the honourable Minister to give consideration to cases of this kind and see if something cannot be done. I think that in almost every case it will be found that the deceased Civil Servant has left very little estate. I know of several cases of real hardship at the present time. It would not require much to assist these dependents for the few years they have yet to live.

Hon. Mr. DANDURAND: I will transmit the remarks of my honourable friends from Assiniboia (Hon. Mr. Turriff) and Grenville (Hon. Mr. Reid) to the Acting Minister of Finance and to the Superintendent of Insurance, who is, I think, charged with the administration of this Act, or at all events has had a great deal to do with the drafting of it.