

regulations under the bill; but it will be intended to bring those into effect as soon as possible, in order that the increased contributions will begin as soon as possible after the bill for the increased benefits becomes effective.

Mr. RICHARD (*Ottawa East*): The contributions could have been made effective at an earlier date. But I only want to say this to the minister: This is a good bill, and I do not think we must give the impression the pensioners are made to suffer by the fact of the delay after the bill has been introduced; though I quite appreciate there is no delay desired on the part of anybody. But I think it would make the bill—in the sense the minister made it just now—much stronger if it could be made effective as of the date of introduction, and the contributions as of that date too.

Mr. McILRAITH: On July 1.

Mr. FLEMING (*Eglinton*): This bill was given first reading on June 20. You are still going to have the problem of the person who retired on June 19. As I say, no matter what date you choose, you are going to have somebody who falls just outside. It is inevitable. It is very attractive to think about dating it back but, again, you are up against the same problem: that is, no matter to what date you date it back, you are going to disappoint somebody who has retired the day before the date you choose. So we came to the conclusion, Mr. Chairman, the fair and proper rule to follow was the ordinary rule, namely that the legislation becomes effective as of the date of royal assent; and that is buttressed in this case by the contributory aspect.

Mr. McILRAITH: Mr. Fleming, those remarks you made apply to the general applicability of the bill. We come to a point—and I think there has been some correspondence on this—that arises through one of the changes having to do with administrative experience rather than changes in principle and basic change.

Take section 26, where they are changing the benefits and are having them paid, in those circumstances, to a person's estate rather than a participant spouse. I think it is a beneficial change. Undoubtedly, that arises through administrative experience in individual cases. Does your argument against a fixed date apply with equal validity to a section like that? You have cases where there is a controversy now as to the person to whom the benefit will be paid. The controversy does not turn on how much will be paid; but it is, to whom it will be paid.

Mr. BELL (*Carleton*): I venture to suggest, with respect, we should really leave that until we come to the section which is involved. As Mr. McIlraith has indicated, there have been representations in relation to it which I know are being analysed, and I would not like to see a situation develop where we take one general principle and then foreclose the possibility of dealing with those individual circumstances.

Mr. McILRAITH: I did not desire to discuss the particular section now, but the point I was getting at was that I wanted to suggest to the minister the general principle which he asserted did not cover all provisions of the bill. That is as far as I wished to go at this stage.

Mr. FLEMING (*Eglinton*): I think Mr. McIlraith has in mind, Mr. Chairman, the principle that in the case of remedial provisions in a bill there is not the same objection to retroactivity as in the case of a charging provision in the bill. The clause to which he has referred, No. 26, is a relieving, beneficial provision; and sub-clause (2) of that section provides that:

This section is applicable in respect of any participant whose death occurred after the coming into force of this section.