Mr. CHATTERTON: I should not complain. I am of the right age.

Dr. DAVIDSON: May I say to Mr. Bell that I will bring the point he has raised to the attention of Mr. Benson so that he will be in a position to comment on it at a later stage.

Mr. BELL (*Carleton*): Thank you, Dr. Davidson.

The CO-CHAIRMAN (*Mr. Richard*): Are there any other questions?

Mr. KNOWLES: I have two or three sort of pick-up questions, Mr. Chairman. On page 2 of the bill, section 3(1)(ba) seems to provide that from here on civil servants under the age of 18 shall not contribute to the Public Service Superannuation Fund. Does this affect very many people?

Mr. CLARK: No, it affects relatively few, Mr. Knowles. It is only to provide, as the notes indicate, a really complete co-ordination with the Canada Pension Plan under which, as you know, contributions do not commence until that age.

Mr. KNOWLES: This does not apply to any of the under 18 year-olds now working for the Government?

Mr. CLARK: They are excepted from this exception.

Mr. KNOWLES: How many are there?

Mr. CLARK: I have just exchanged glances with a representative of the Superannuation Branch, and I understand that they would not want to hazard a guess.

Mr. KNOWLES: There is a theoretical loss involved here—

Dr. DAVIDSON: We have not got them as young in the civil service as they have in the armed forces, judging from some of the statistics.

Mr. KNOWLES: On page 9, Mr. Chairman, I gather that the section that provides that the minister shall be able to recover annuities paid in error, refers only to the principal amount of such errors? There is no interest collected, is there?

Mr. CLARK: That is right.

Mr. KNOWLES: When we were talking about portability there was one question I should have asked. There cannot be portability, I take it, unless there is a reciprocal agreement between the Government and the other employer. An individual who works for a company that does not want to get into this cannot get his portability either way?

Mr. CLARK: If there is no agreement—well, not exactly. Supposing that we have no agreement with company A and an employee transfers. Under the provisions that have been in the act since 1947 he can elect to contribute for the pensionable service which he gave up on transferring. If it is ten years under the other plan then he can elect to contribute for that.

Mr. KNOWLES: But he has to pay?

Mr. CLARK: That is correct. He has to pay on the double rate basis, but the object of the reciprocal agreement is to get the other employer to transfer his portion.

Mr. KNOWLES: I know of a few cases of where an employee had left such a firm and got his money back, and then sought to obtain coverage here and then