

after age 65, the rate of pension is 60 p.c. of his wife's retirement pension. Disabled widowers entitled to their own retirement pensions are provided with two alternative formulae for purposes of calculating their total retirement income. The disabled widower must continue to prove disability for the duration of his pension.

A lump sum death benefit is payable subject to the same qualifying conditions as pertain to other survivors' pensions. The amount of the benefit is six times the monthly retirement benefit that is being (or would be) paid to the contributor in the month of his death, but cannot exceed 10 p.c. of the contributory ceiling for that year.

Canada Pension Plan benefits, once they have commenced to be paid, will be adjusted in accordance with changes in the pension index.

The Department of National Health and Welfare will administer the Canada Pension Plan. Contributions will be collected by the Department of National Revenue. Employers will be responsible for deductions from their employees' earnings and for remitting these, along with their own contributions, to the Department of National Revenue. Self-employed persons will make payments directly at the time such people normally pay their income tax. The administration of the federal legislation will be co-ordinated with provincial legislation of a comparable nature. Social insurance numbers, which have already been issued to over 6,000,000 people, will be extended to all contributors under the Canada Pension Plan.

Appeals in connection with coverage and contributions may be made to the Minister of National Revenue. If a contributor is not satisfied, he may appeal further to the Pension Appeals Board whose decision is final except when any question of fact or law involves the operation of the Act in a province providing its own comprehensive pension plan. In this case a further appeal may be made to the Supreme Court of Canada. With regard to benefits, there is a three-stage appeal procedure: first to the Minister of National Health and Welfare; second, if the applicant is not satisfied with the Minister's decision, to a Review Committee; and third, to the Pension Appeals Board whose decision is final and binding.

The legislation provides authority for reciprocal agreements with other countries where there is a common interest in the portability of pensions and where a mutually satisfactory agreement can be attained.

Subsection 2.—Old Age Security

Under the Old Age Security Act of 1951, as amended, a universal pension of \$75 a month is payable by the Federal Government to all persons who meet the residence and age qualifications. The pension is payable in 1965 to those aged 70 or over but will be payable in 1966 to persons aged 69 or over, in 1967 to those aged 68 or over, and so on until by 1970 it will be payable to everyone aged 65 or more. In 1968 and succeeding years, the amount of the old age security pension will be increased in line with changes in the pension index developed for the Canada Pension Plan (see p. 317).

The old age security pension is payable to a person of attained age who has resided in Canada for ten years immediately preceding his application for the pension. Any gaps in the ten-year period may be offset if the applicant had resided in Canada in earlier years for periods of time equal in total to double the length of the gaps; in this case, however, the applicant must also have resided in Canada for one year immediately before his application for pension. A recent amendment authorizes the payment of the old age security pension to persons of attained age who have had 40 years of residence in Canada since age 18, thus making eligible for the pension those who have left Canada before reaching the qualifying age but who have spent virtually all of their working lives in