

Benefits payable for the children of a deceased contributor are the same as those provided for the dependent children of a disabled pensioner.

A woman widowed at age 65 or over or a widow reaching age 65 will receive a pension of 60 p.c. of her husband's retirement pension. If the husband was under age 65 when he died, his retirement pension is calculated as if he had then attained age 65. For widows age 65 or over who will also be entitled to retirement pensions of their own, two alternative formulae are provided for the re-calculation of their widow's pension, so that they may receive the more advantageous amount.

A pension is provided for the disabled widower\* of a contributor if he was disabled at the time of his wife's death and was, at that time, wholly or substantially maintained by her. The rate of his pension is the same as that for a woman widowed between age 45 and 65. For a disabled widower reaching age 65, or for a person becoming a disabled widower after age 65 the rate of pension is the same as for a widow of the same age. A disabled widower entitled to his own retirement pension is also provided with two alternative formulae for purposes of calculating his total retirement income. He 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' benefits. 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 maximum on pensionable earnings for that year. If the contributor is under 65 years of age when he dies, the retirement pension will be calculated as if he were 65 at the date of death.

Canada Pension Plan benefits, once they have commenced to be paid, will be subject to annual adjustments in accordance with upward changes in the Pension Index. Benefits are payable no matter where the beneficiary may live, whether in Canada or any other country.

The Department of National Health and Welfare administers the Canada Pension Plan through its head office in Ottawa and District Offices located in various centres across Canada. Contributions are collected by the Department of National Revenue. Employers are responsible for making deductions of contributions from their employees' earnings and for remitting these, along with their own matching contributions, to the Department of National Revenue. Self-employed persons make payments directly at the time such people normally pay their income tax. Everyone covered by the Plan must obtain a Social Insurance Number in order to identify and maintain his individual Record of Earnings. Even if a person does not obtain a number, he is still required to make contributions and any earnings received before a number is obtained may not be taken into account when calculating that individual's pension.

Appeals in connection with coverage and contributions may be made to the Minister of National Revenue. If an employee is not then satisfied, he may appeal further to the Pension Appeals Board whose decision is final. A self-employed contributor follows the appeal procedures of the Income Tax Act. With regard to benefits, there is a three-stage appeal procedure: first, to the Minister of National Health and Welfare; secondly, to a Review Committee; and thirdly, to the Pension Appeals Board whose decision is final and binding.

Contributions to the Plan, other than those required for immediate administrative costs and payment of benefits, may be borrowed by a provincial government on the basis of the relationship between contributions by residents of that province and all contributions at rates of interest determined in accordance with the legislation. Provision is made for the establishment of an advisory committee to review the operation of the Act, the state of the investment fund, and the adequacy of the coverage and benefits provided under the legislation. The legislation provides authority whereby the government may enter

\* See footnote, p. 310.