

## Railway Pension Decisions Taking Different Approach

MONTREAL (CP)—The CPR has announced in view of the impending Canada and Quebec pension plans, it intends to "co-ordinate" its own private plan for CPR employees in Canada with the public schemes.

On the other hand, the CNR intends to deck its private plan on top of the public schemes, so far as employees working under a labor agreement are concerned, a CNR spokesman said.

For CNR employees not working under a labor agreement—a minority of the publicly-owned railway's work force—co-ordination rather than decking will be the policy.

In a decking arrangement, one plan is simply added to any second plan, with one operating independently of the other.

In a case of co-ordination, the conditions of one plan are modified to allow for the other.

**WOULD BE REDUCED**  
In the case of the CPR, the railway says employees contributions to the private plan would be reduced on salaries up to \$5,000, which is the amount of salary on which payments will have to be made into the compulsory plans.

CPR employees making more than \$5,000 would continue paying at their present private-plan rate on whatever salary they make over the \$5,000 level.

The Canada Pension Plan comes into effect Jan. 1, 1966, as does the Quebec plan, which does the work of the Canada scheme in the province.

The CPR made its Tuesday announcement by way of a circular addressed to all 65,000 "members in Canada of the Canadian Pacific Pension Plan."

The CPR's private plan will be voluntary but once an em-

ployee has opted to join it he must stay in. If opting out, he must stay out.

The CPR said: "These contributions and the pension benefits subsequently provided will duplicate to a substantial degree the costs and benefits of the Canadian Pacific Railway Company pension plan."

**AVOIDS DUPLICATION**  
"To avoid such duplication, after careful study, the company has developed a revised plan."

The benefits from a decking arrangement would be greater than those from a co-ordinating of two plans, but contributions also would be greater. The CPR paid \$28,000,000 into its pension fund in 1964, and its employees \$12,000,000.

The private plan at Canadian National remains compulsory, a CNR spokesman said.

The Canadian Pacific said employees and the company each pay an amount equal to 1.8 per cent of the salaries as contributions to the government pension scheme, whether the Canada or the Quebec plan. The public plan involves salaries up to \$5,000.

Under the revised CPR private plan, where employees up to now have paid six per cent of their total salaries, they will pay 3.6 per cent of their salaries up to \$5,000.

Because under the public plan the first \$600 in salary is exempt from contribution payments, the total co-ordinated pension payment on the first \$5,000 comes out to 5.2 per cent—as against the six per cent previously levied under the company plan.

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