

Canada Pension Plan

benefits upon retirement. It may be in other cases that the contribution rate will be cut back without much change in the benefits in order to integrate with this scheme. There are various forms.

I believe there are between 5,000 and 6,000 different private schemes already in existence across the country. Each of these will be changed or left according to the decisions of the employers and employees, and in accordance with the federal government's decision. The reason there is no provision in this bill in respect of integration is that integration will be accomplished by something external from the Canada pension plan.

The Chairman: Shall the amendment carry? Amendment agreed to.

The Chairman: Shall the clause as amended carry?

Mr. Pugh: I should like to reiterate my remarks about the pension plan.

An hon. Member: Reiterate.

Mr. Pugh: Actually it does not do much harm to reiterate, because all parties agreed in principle that this plan should provide benefits for all the people of Canada. I am just wondering if all groups are included in this plan. I should like to know how many farmers would be included and how many farmers are excluded from the plan.

There is another point that comes up with regard to farmers. How many farmers in Canada would be eligible to receive maximum benefits? The Minister of National Revenue is shaking his head, but surely it is possible to extract from the statistics the number of farmers who pay income tax, and of those who pay income tax the number who are earning more than \$5,000. They will be the ones who will receive the maximum benefit under this plan. I am suggesting to the minister that if he searches the statistics he will find there are not very many such farmers in Canada.

Before I go on with my questioning, I am wondering whether those figures are available to the minister now. Surely the minister has looked into this situation. The Minister of National Health and Welfare must have looked into it because she indicated the government wanted to provide the greatest benefits for the most people in Canada. I would take it that in the normal course of investigation since 1963, when she first broached this plan, she would have been looking at these figures to ascertain how many people could be covered by the plan.

[Miss LaMarsh.]

Mr. Benson: I have sent for some figures. I have a few figures here. I cannot give the number of farmers who will obtain maximum benefits under the Canada pension plan because this would depend upon what happens in the future. I mean someone may be a contributor earning \$5,000, the maximum, and this may increase in the years to come. A little later I will get for my hon. friend the number of farmers, according to the latest taxation data, who are earning over \$5,000.

However, I can tell him that the total labour force in Canada, including the self employed—and this includes Quebec as well as other parts of Canada—is 6,920,000. Of this number, 6,373,000 will be covered by the Canadian pension plan. This does not mean, however, that they will be at any particular level. They are above the \$600 for an employee or the \$800 for a self employed person. This leaves the number not covered at some 559,000. It means that about 92.1 per cent of the labour force would be covered by the Canadian pension plan.

Mr. Pugh: Before I deal with what may happen in the future I should like to return to this question of the farmers. I have a great many people in agriculture in my area, and I know a little bit about their earnings. I know, too, about their hardships in certain years. Perhaps I could take the grower of cherries by way of illustration. A man might have a sizeable orchard, a large investment, and in certain years he will get a very good return. He will pay income tax. I know the department can average the earnings over the years, but what I should like to point out to the minister is what sometimes happens in this area. A man might have a good cherry crop but might not get any return from it for three years in a row. In other words, sometimes it is not worth while to pick the cherries off the trees because they are split, frosted or something like that.

I was wondering if the minister would explain this averaging. I was wondering whether the Minister of National Health and Welfare had considered making this a true pension plan, in other words not entirely on a contributory basis. If a citizen has a bad year he might be allowed to make it up by paying a premium into the plan in order to safeguard receiving what he considers to be a reasonable pension.

This question might be discussed under another clause, but I believe it is related to the clause under discussion, which refers to pensionable employment. Of course we