

and LIP, and keep the old man working until age 65. We already have a provision for early retirement. We have early retirement for members of parliament after six years. Some of us, of course, do our best to avoid this enforced retirement; nevertheless, it happens to the best of us as well as to the worst of us. Why is it not possible for us to do for others before age 65 what we do for ourselves after six years? Early retirement is a concept that I think will grow in Canada. I believe the demand for it will grow, and I think that in terms of the kind of society toward which we are moving it is most vital and necessary.

● (1530)

My third point has to do with the desirability of treating men and women equally, or treating spouses equally, under the Canada Pension Plan, regardless of their sex. This certainly applies to the survivors. This question was dealt with in fair depth by the muscular hon. member for Winnipeg North Centre (Mr. Knowles). He suggested that perhaps we could combine the income of both the husband and the wife and, as we do in the case of income tax, have them file a joint return or a separate one. Perhaps I am going beyond what the hon. member suggested, but the point is that we should pay them both the same pension whether or not the wife or the husband happened to be the one who was contributing to CPP.

I think many people would agree that all sexism in the plan's structure should be eliminated. If we look, for example, at the plan we find that presently it provides for disabled widower's pension but there is no provision for a normal widower's pension. Conversely, the plan provides for a normal widow's pension in contrast to the widower's pension, and perhaps that is something that should be improved.

Another aspect of this matter concerns the disability provision. In the provision regarding a person's eligibility for disability pension, if I remember it correctly, the phrase "severe and prolonged illness" is used. From this I understand that for a person to be eligible for disability benefit he would have to demonstrate that he had been disabled for, say, two or more years, or one or two years, and then perhaps he would be able to go back into the labour force; but in practice, when a person applies for this benefit "severe and prolonged illness" means to the Department of National Health and Welfare that the person will never work again.

Someone from behind the curtain suggests—I hope this is not autobiographical—that one would have to be almost dead in order to qualify for the disability benefit. I think that is wrong. There are frequent cases, which I am sure have come to the attention of hon. members, of a man receiving disability benefits under the CPP at the age of 60 and his wife being severely limited in terms of her economic responsibilities. There may also be dependent children. In such a case the wife has no option but to go on welfare because of the parsimonious benefits under CPP.

This is also true of those people who are on old age security and CPP, the spouses of pensioners. The pensioner may be over 65 years of age and the spouse anywhere from 10 to 15 years younger. I do not think we should be so severe in our judgment of what is a disability, nor do I think that the fact a person receives disability benefits

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because of a severe or prolonged illness should imply that he will be on it for the rest of his life. He might be on it for two or three years and then go back to the labour force, perhaps to perform a less onerous task than before. However, that is not the way it has been in practice. This provision is administered far too severely, it seems to me.

Another point dealing with disability which applies particularly in one province, namely, British Columbia, is with regard to a new social security scheme known as the mincome program. Any person between the ages of 18 and 65 receiving a federal disability pension is entitled to the mincome pension. If he has no other income, the maximum benefit is \$209.02 per month. We have been in the position of saying to someone who is disabled and is also severely handicapped economically in addition to physically, "If we can only get you that disability pension, you will qualify for mincome and that will take you up to \$209". But because of the difficulty of obtaining a disability pension in the first place, the option of receiving income is open to far fewer people. The hon. member for Simcoe North (Mr. Rynard) discussed this matter in detail and I will not go into it any further. I will only say that I certainly think it is within the easy competence of the minister to have that sort of provision changed.

I shall conclude by saying that in my view the Canada Pension Plan should no longer be considered just a supplementary plan. I think that is basically wrong. I am also not convinced that anything we do to improve the CPP will have the effect of improving the mixed private and public pension plans in the country and thus benefiting the workers rather than the companies. I say this because if we increase the benefits under CPP, because of the integrated rather than the stacked provisions of most company pension plans operating in Canada, as CPP benefits become that much more, the company's responsibilities become that much less. I think that is a discouraging feature and only points out how deeply we are mired in a multiplicity of competing private and public plans. I do not think they necessarily support one another; in fact I think they compete with one another.

I suggest that the Canada Pension Plan could be used for a tripartite purpose, namely, as a pension plan, a guaranteed annual income and perhaps as an instrument of national economic policy, by using a selective investment policy. It is well known, of course, that the funds which emanate from a particular province can be, under certain conditions, lent back to that province for investment purposes. I will not go into the details of that procedure because it will not add anything to my remarks.

The premise upon which this idea of a tripartite purpose is based is a relatively simple one. I think the orange paper on social security put out by the minister anticipates a consolidation or rationalization of some of these social security provisions. I am referring to the Canada Pension Plan, the old age security plan, the guaranteed income supplement and perhaps even the Canada Assistance Plan. These programs should be rationalized and consolidated into one comprehensive package which you might want to call a social security program or an insurance program. What it is called is not important.

I think another corollary is that with the guaranteed annual income and the comprehensive program which will