

Canada Pension Plan

member for Okanagan Boundary (Mr. Whittaker) was speaking because I realized I could probably get the floor before very long. However, I want to object to his suggestion that because I took a stand on a point of order on Friday I was therefore against the substance of his bill which related to the Old Age Security Act. He knows very well that I support 100 per cent the point he is trying to win, both in his private member's motion and in his private member's bill. I believe there is support on all sides of the House and that we will win the point very soon. I hardly think it is appropriate to say that one's stand on a point of order reflects where he stands on the substance of a measure.

I wish to commend the hon. member for Elgin (Mr. Wise) for bringing down this motion and for raising the discussion we are having this afternoon. I must say, however, that the problem is one which calls for a very thorough study. I wish to say also that it is a problem that applies not only to self-employed farmers and fishermen. I hope, therefore, that this debate this afternoon will provoke more study of the whole question of the losses some people can sustain under the Canada Pension Plan because of years of low income or of no income at all. Essentially that is the point raised by the hon. member for Elgin. He has applied it to self-employed farmers and fishermen, but it applies to many others as well, and it raises the whole problem we have not yet solved concerning what to do about women in the home and others who are not in the labour force. The two groups to which the hon. member refers include people who receive incomes in some years and do not receive incomes in other years and who are affected by not being covered by the Canada Pension Plan at certain times, but there are many others as well.

The hon. member for Okanagan Boundary took an appropriate crack at the hon. member for York East (Mr. Collenette), but I believe the hon. member for Okanagan Boundary, before he goes too far with that, should study the workings of the Canada Pension Plan. It is true that there is an averaging characteristic in it by virtue of the fact that the pension one receives depends upon the level of pensionable income in the last three years before he retires. That level is applied to the percentage of the YMPE one has had through his working years. I suggest it is a fair question to ask which is more beneficial to a self-employed farmer or fisherman, to have an averaging of earnings when he is 35 or 40 years of age, or to have some improvement in the formula with regard to the pension he will receive when he retires at age 65. So I agree with the hon. member for Okanagan Boundary that this is not something to be talked out because I hope the very discussion of this resolution will highlight the fact that, good as the Canada Pension Plan is, there are improvements which need to be made to it.

The hon. member for York East referred to the drop-out provision which, after one has been in the plan for ten years, is 15 per cent of the months or years one is in the plan. I remind the hon. member that when this bill was before the special committee to which it was referred, I believe in 1965, in that committee we made a very strong recommendation that that 15 per cent should be 20 per cent. I think that should be looked at again in the light of experience. Indeed the provision of 20 per cent in respect

[Mr. Knowles (Winnipeg North Centre).]

of drop-out years instead of 15 per cent might meet this problem in respect of self-employed farmers and self-employed fishermen even better than the system of averaging their incomes. At any rate I am attempting to outline my contention that, good as the Canada Pension Plan is, there are improvements to be made to it.

The hon. member for Elgin is on the beam when he says an area which must be looked at is the loss suffered by some individuals because they have years of low income. But, as I said a moment ago, this raises almost immediately the whole question of housewives and all persons, male or female, in or out of the home, who have years in which they are not covered by the Canada Pension Plan. I know that quite a bit of thought has been given to this. I know that papers have been presented to various committees and by various committees, but the answer does not yet seem to have been produced.

I have suggested, two or three times in the past year or so, that a closer relationship between the Canada Pension Plan and the Old Age Security Act might be thought out. Maybe we should provide that for years when contributions are not made to the Canada Pension Plan, there should be a special bonus with respect to old age security. I hope something like this will be considered carefully. I shall keep my promise not to take very long. I think the whole problem has to be thought through, and that we must find ways and means to protect all our people so that they might get the best possible benefit under the Canada Pension Plan. This includes farmers and fishermen, but also many others, married women in particular. In the sense that this motion raises this whole issue this afternoon I commend the hon. member for Elgin for having put it down.

The Acting Speaker (Mr. Penner): The hon. member for Glengarry-Prescott-Russell.

Mr. Denis Ethier (Glengarry-Prescott-Russell): Merci, monsieur l'Orateur. I should like to tell the hon. member for Okanagan Boundary (Mr. Whittaker) that it will not be a city slicker addressing you. On the contrary it will be one who represents a rural agricultural riding and is very proud of it.

[Translation]

If I am eager to take part in this debate on the motion introduced by the hon. member for Elgin (Mr. Wise), it is in part because, as the elected representative of a rural riding, I make it a point to intervene whenever the future security of my constituents is at stake, as it is the case with Bill C-33, and in part to indicate the areas of possible injustice which this motion contains.

There is no doubt the hon. member for Elgin moved this motion with the very best intentions, perhaps even for the purpose of helping a limited group of individual fishermen and farmers. If such is the case, I should have liked to hear the hon. member specify the particular groups of farmers and fishermen who are the object of his motion, even to the point of identifying each and every one of them by names.

Mr. Speaker, we are being urged to change the administration of the Canada Pension Plan to benefit all Canadian farmers and fishermen. I am sure most of these are