

earlier age, and thinner at an older age, when the Canada pension plan comes into effect. Therefore, you will have a complete outlook. I am sure this is familiar to members of the committee. I know that concerning my own insurance retirement portfolio, my agent discussed it with me, and stressed that in the last few years, this should be taken into account. As to the rate of the old age pension, when you retire at 60, or 65—they advise you to take more of your retirement benefits at that time than at the age of 70. But it is not a part of the federal government's responsibility to deal with private pension plans.

I noticed in the press and from what I hear from interested sources, such as actuaries who are most interested in this, I am informed that at their meetings in the last few months in particular, they have been discussing different forms of integration. I know a number of major employers have liaison with actuaries to study particular plans with a view to integration. It would be only in the rarest case I think, or in a very small number of cases, that there would be any association with present plans, and this would only be when it was of little benefit to the individuals concerned.

Mr. CHATTERTON: I wonder if the minister would care to comment briefly on the armed forces and on the R.C.M.P. who are going to be excluded. The government has the power under the act to exclude them. But no other private group is in the position of opting out. There may be others; I am not sure. I have not looked into it yet. There may be other groups such as pilots who usually retire at an early age, or athletes, who would have no opportunity to opt out. But I am thinking of the R.C.M.P. and the armed forces.

Miss LAMARSH: May I suggest that opt out is a misnomer; there is no option at all given to the members of the armed forces or the R.C.M.P. They are out.

Mr. CHATTERTON: But the government has taken the option.

Miss LAMARSH: They are not in. There is no option for these people. The reason is the military requires retirement sometimes at the age of 42. My experience has been—and this is the common experience of those who have made this suggestion—that most of the people who leave the armed forces go to work elsewhere. You will appreciate that a man at age 42 who goes out and goes to work will have 20 years in the work force during which he may contribute to the Canada pension plan and his pension would be in addition to the military pension; so also in respect of the R.C.M.P. These are the two large groups, in respect of which the federal government is the employer, which are out.

Individual states deal with this, some in this way and others in different ways; others have a separate pension plan for people of this kind. It is quite true that pilots, for instance, are not in anywhere near the same position; they are not employees of the federal government in toto; they too, I would suggest, likely will go to work and will be contributors. Athletes, certainly, as will pilots, will be contributors all through their working life, whether as athletes, or as pilots, or in some other line of work. An athlete may retire from one endeavour at age 34—I suppose it depends whether he is a judo artist or a hockey player—but almost invariably he will be working again in a year or two in some other line as a self-employed person.

Mr. SCOTT: You have raised a matter of policy about which I would like to raise a point. You seem to suggest that the federal government feels it has no responsibility in the general area of integration. It seems to me, however, that in effect you are forcing integration because of the mandatory provisions of the act which bring all the employees under its jurisdiction. Since in most cases it will not be economically feasible for working people to continue their entire private pension plan, and in addition assume responsibility under