

*Supply—Health and Welfare*

The age at which the pensions are to be payable is the other extremely important point in the minds of our people. Industrial employers have established the age by the extent to which sixty-five has become recognized as the age of retirement. I am not suggesting that this applies only to industrial workers. But the very fact that industrial employers are now so generally retiring workers at that age has settled that as the age which we must regard as the age of retirement for a very large part of our population. If that is to be the age of retirement, it is also the age at which the pensions are needed.

That is the reason we have urged that there be an over-all contributory retirement pension payable to everyone at the age of sixty-five, without a means test. Members of our party who were on the committee urged that the report of the committee make this recommendation. We will continue to press for a contributory pension plan upon that basis.

We stated our position on this subject earlier in the session, and we adhere to the position we put forward at that time. We will welcome every advance that may be made. We will welcome every advance which may result from the report now tabled. The recommendation that the means test should not apply to those who have reached the age of seventy is a definite step forward. It does not go far enough, however, in my opinion. If those from sixty-five to sixty-nine are to receive a pension only subject to a means test, then during that period between retirement from work and full entitlement to a pension without a test they will be called upon to exhaust their savings, except in the case of those with fairly substantial means. This also will penalize those who have been thrifty during their working years.

I am raising the subject again at this time in the hope that when the dominion-provincial conference does take place later this year the government will carry out its earlier undertakings and place before the conference a proposal for a contributory plan for pensions to be payable as a right, without a means test, at the age of sixty-five, at a level adequate to meet the living requirements of our people.

I am not disregarding the estimates which have been made of the cost of such a plan. I would point out, however, that those estimates all relate to the total over-all cost of the program. I believe that our people are anxious to contribute a fair share of the cost of pensions of this kind, and if that is done the burden upon the dominion treasury would only be its share of the combined contributions. After all, there are

[Mr. Drew.]

many people of small incomes providing pensions for their old age through insurance and government annuity plans at the present time. If those plans can be worked out by the insurance companies and public agencies on terms suitable to the individual, I am convinced that a broad national plan can be worked out on a sound actuarial basis which imposes no unreasonable burden upon the national treasury. I am equally convinced that a satisfactory pension plan for old age and permanent disability is one of the essential requirements of our modern society.

In making this statement in relation to an item which calls for a consideration of this subject at this time I am not overlooking the very grave period through which we are passing. I think the fact that we may be called upon to consider other responsibilities should not divert our attention from the importance of convincing all our people that our system of society is the best in the world.

**Mr. Knowles:** Mr. Chairman, as many hon. members know, it was not my intention to initiate a debate on this item, or indeed to speak at all at this stage of the session, had it not been opened already. Even so I shall be brief. One of the reasons why I was prepared not to initiate a debate on this question will be obvious. We have been dealing with the matter most exhaustively in the committee on old age security of which I had the privilege of being a member.

However, if anyone has the right to rise on this item and argue for an adequate pension, for the elimination of the means test, and for doing that at an age not later than 65 years, I believe I have that right, and no one in this house will deny it. Furthermore, as I have already made clear, once we have got over the immediate task that is before us in this field of old age security I shall be in there continuing the fight for the improvements that I feel to be necessary.

Having said that, I am convinced that the task of those who are interested in making progress in the field of old age security is to get behind the recommendations of the joint committee which were tabled yesterday in this house. They do not go as far as I would have liked to have seen them go. So far as I was concerned, it was a compromise downward to agree to the report. But not only did I agree to it for the purpose of getting what it proposes; I pledged that I would fight for its implementation because my chief concern is to get some real and definite progress in this field of old age security. I do not want to see anything done that will jeopardize the chances of getting what we were able to agree on in