

*Nurses' Retirement Age*

calculated based on earnings of \$5,900 in 1966 as opposed to actual earnings of \$5,000. If the retirement pension were to begin in 1975, that \$5,000 in 1966 would actually be credited as \$6,533. Consequently, any person who retires at age 60 and receives the retirement pension at age 65 will have his or her benefit adjusted according to the updating calculations when that person reaches age 65. Once again this provision is available to all participants of the plan and is not restricted by sex or occupational group.

● (1720)

The universal character of the Canada Pension Plan has resulted in the participation in the plan of almost all wage earners as well as self-employed persons in Canada. Consequently the Canada Pension Plan has become the single largest group pension and insurance program in Canada. The participation of such large numbers of persons has allowed the plan to incorporate a number of desirable provisions which might not have been feasible if various occupational groups were allowed to adjust their contributory period. If the Canada Pension Plan were not mandatory, it would be most difficult for the plan to afford these features. The motion presented by the hon. member for Red Deer (Mr. Towers) would allow one particular group of persons to arrange their participation in such a way that they could draw substantial benefits at the expense of all other contributors.

Providing special provisions for female registered nurses goes against the principle of equal treatment for men and women. I have mentioned the relationship that exists, and that I think should continue to exist, between the Canada Pension Plan and private pension plans. I have mentioned the provisions of the plan that work in favour of persons who retire from the labour force before reaching age 65.

I should also like to consider the financing arrangements that would prevail for the kind of special coverage provision proposed by the hon. member for Red Deer. Would the financing arrangements tend to approximate current Canada Pension Plan funding arrangements, or would they tend to coincide with private pension plan funding arrangements? If current Canada Pension Plan funding arrangements are to be continued, the general body of contributors would be required to underwrite the special provision, and this would certainly be a major change in emphasis and policy. On the other hand, if private funding provisions were contemplated what is the need for providing special coverage under the Canada Pension Plan?

The special insurance needs of construction workers in the province of Quebec have recently been met by a privately established industry-wide pension program which has some interesting features. First, both the worker and the employer contribute; however, unlike under the Canada Pension Plan, the employer pays a larger share. The benefits provided are for loss of life, some medical expenses, loss of salary due to ill health, and retirement. The death benefit is \$2,000 compared to a maximum of \$660 under the Canada Pension Plan in 1974. The indemnity for long-term disability is \$300 per month, as compared to the 1974 Canada Pension Plan disability maximum of \$125.95. Voluntary contributions are allowed if the minimum number of hours of work are not met. The

[Miss Nicholson.]

normal retirement age is 60 with ten years of participation. With only five years of participation, retirement pensions are payable at age 65.

I am inclined to think that for nurses who wish to retire early, some kind of provision whereby a private pension plan is layered on the Canada Pension Plan base offers a better solution than requiring all benefits to be met by federal funds.

I see my time has almost run out, Mr. Speaker. May I conclude with a few words about protective labour legislation. Protective labour legislation has generally not proved to be in the best interests of women. In fact there is evidence to the contrary; there is evidence to show it has contributed to discriminatory hiring and promotional practices. Contemporary Canadian women want equal rights, not special provisions.

**Some hon. Members:** Hear, hear!

**Miss Nicholson:** Women are also more than willing to accept the equal responsibilities which go with equal rights.

**Mr. George Baker (Gander-Twillingate):** Mr. Speaker, the hon. member for Red Deer (Mr. Towers) has presented a motion with the single objective of providing for the early retirement of female registered nurses who constitute a small and specific group in the over-all labour force. The hon. member's oversight in neglecting the male members of this profession is indeed worthy of regard, since it represents a rare instance of discrimination against the members of the male sex.

On the subject of early retirement there is considerable doubt as to how far it goes in promoting enjoyment of life. You all know of friends, I am sure, who looked forward for years to their well-deserved days of leisure, suffered through sentimental retirement presentations, and then dropped dead from heart attacks six months later. Others may take their honourable retreat comparatively early, then wander through city parks and streets dissatisfied with life and inactivity, and wishing they once again had purpose.

People about to retire are frequently unaware what their pension levels will actually be, and what fringe benefits and other provisions their retirement plans are able to provide. Very often they do not know what they are going to do with their new-found leisure, and have not planned ahead for an active retirement in keeping with their longstanding lifestyle. Most people under 60 have not yet really begun to think about retiring. There are many arguments for and against early retirement. Some of the very factors operating against premature inactivity include limited income, boredom, lack of planning for leisure time, higher risk of illness and the huge costs to government and industry as well as to individuals themselves in implementing retirement schemes for people still in the prime of life.

The thought of retirement at 60 sounds like a guaranteed income for a very small and select group of the female population. Were the idea to be approved in principle, it would behoove every group of employees in the country to insist upon similar provisions for their members. Certainly, initial havoc in existing plans would result and great