the Canada pension plan, and then say that such a person will get so much out of this legislation. The Minister of National Health and Welfare did that this afternoon. She gave an example of a person whose average income was $3,600 a year, and she said that at age 65, after contributing for 10 years, this person would draw a pension of $111, or that at age 70 he would draw a pension of $135.

This is true, Mr. Chairman, as to the total pension that such a person will draw under the provisions of two statutes; but in all honesty, in all fairness, I think the government, every time, should state these figures on a broken-down basis. The person who earns $3,600 a year, if he goes on pension at age 65, will draw $60 a month from the Canada pension plan and $51 a month from the old age security plan. But let it be clear that they are separate. Let it be clear that the $51 of old age security is paid for out of the 4 per cent personal income tax that all of us pay, as well as out of two other taxes, and that the $60 is what he gets from his contribution to the Canada pension plan. Let us keep this clear. Let the government be honest about this all the way.

The fourth comment I should like to make, in pointing out improvements that are needed, relates to the fact that the old age security pension will be available at ages below 70. We welcome this most strongly. We see this as part of the general idea of moving in the direction of 65 being the normal retirement age. We accept the proposition, and I am sure everyone does, that if a person chooses to take the old age security pension at age 65 at the rate of $51 a month, then that is the rate for the rest of his life. After all, it would not be fair to take that and then to try to go off the pension, and to come back later at a higher level. This is covered in the white paper.

However, Mr. Chairman, there is one proviso that I think should be entered, and it is this. After a person has taken old age security at the reduced rate I think it should be clear that if later on the level of old age security is raised from $75 to $85 or to $100—may I remind hon. members increases are envisaged in the report of the actuaries that we had last year—then such a person who has retired early and has taken his pension at a reduced rate should receive the same percentage of the increased pension that he was receiving when he took $51 out of $75.

We will be getting ourselves into many anomalies. We will be getting some situations that seem highly unjust, if we fix that pension for people at that figure, if we increase other people's pensions and then leave those who elected to take lower pension to stay there for the rest of their lives. We know it only takes a few years—five or ten years—for economic conditions, for wages, for costs to change and for the standard of living to change to such an extent that adjustments do have to be made. I urge, therefore, that consideration be given to putting it in the bill that the reduction of old age security will not be just an absolute amount in terms of dollars, or 40 cents per month, as the white paper says, but that it will be on a percentage basis so that those who take the lower pension will get the same percentage of a higher pension rate if later on the old age security pension goes up.

The next point I should like to make has to do with the self-employed, farmers and others. I welcome very strongly the fact that this white paper, the one tabled today, says a little more on this subject than did the white paper that was tabled on July 18 of last year and put in *Hansard* of July 19. On that occasion, all that was said was that it would be possible for self-employed people to come into the plan on a voluntary basis. However, no details were given. This white paper, the one we received today, not only says that it is possible for people who are self-employed to come in on a voluntary basis, but it gives a few details. It indicates, for example, not only that a self-employed person will pay 2 per cent, in other words the employee's 1 per cent and the employer's 1 per cent, but it also gives a formula showing that self-employed people who go into the plan will have their contribution rate protected up to a certain point over a certain number of years. This is all to the good, Mr. Chairman.

However, we believe that more steps should be taken by the government to see to it that the plan is universal. One gets into semantics here because he hesitates to use the word "compulsory". I was interested to note that the Canadian Federation of Agriculture, when it presented its brief to the government a while ago, did not shy away from the word "compulsory", but expressed the view that it should be made compulsory. Let us use a less offensive word. Let us say it should be made universal.

There should be all the inducements that could possibly be put forth. There should be a distribution of all the public relations material possible. Let the people know what it is all about, so that our farmers and self-employed people and others will be in the plan, as well as those who are employed and whose contributions can be deducted from their wages by their employers. We think, Mr. Chairman, that, this is an exceedingly important feature of the plan. As I say, we see a slight improvement in today's white