

Canada Pension Plan

case. This is up to the people concerned. Everyone in the insurance field, everyone in the trust field, all actuaries, all provincial governments, all individuals who have to deal with provincially operated plans, such as teachers, municipal employees, understand this perfectly. There is no question at all from the people who are dealing with these employers. They understand it and at least the employees in the larger unions understand it. I believe the federation of agriculture, the farm unions and the congress of labour, and I believe the professional associations have considered it and understood it. I really do not believe, Mr. Chairman, it is too much to ask the hon. member for Bow River finally also to understand it.

Mr. Woolliams: May I ask one further question? No one has questioned the fact that these people may understand it, because I know they always have at their elbow the best advice, whether it is a union or a private enterprise. They may understand it, but do they endorse the double charge? Do the united mine workers of America, for example, understand and endorse that situation, where you have a dual collection from those employees? They may have submitted a brief, but if they have endorsed it I should like to know.

Miss LaMarsh: I cannot really answer that because it depends upon the unions to which my hon. friend is referring. Many of them made representations to the joint committee. I would think that most employees would endorse decking, that is having them both, if they did not have to pay for the whole thing.

Mr. Knowles: And they did so before the joint committee.

Miss LaMarsh: It really depends on how much money is going into it. The total contribution is 3.6 per cent of wages from \$600 to \$5,000. I am speaking now of employer-employee contributions. It will depend on whether people have 6, 7, 8, 9 or 10 per cent of their wages already going into a private pension plan. In many cases it may be that employees and employers would prefer integration to decking—rather than having to pay in a total of 13 or 14 per cent—and this might mean a cut-back in the percentage going into a private scheme. If the total contribution was only one half or 1½ per cent they might decide it would be a good thing to deck the plans and have the double benefit.

For instance, with regard to one of the schemes I mentioned earlier, a large automotive company has a plan for which the employers pay all the contributions, and it may very well be in negotiations that unions will press for decking. There are so many plans that we cannot say for each one. It will depend on the people concerned.

Mr. Woolliams: Does the civil service organization of Canada endorse this plan, or does the minister say that in future they will work out something for the integration of both plans?

Miss LaMarsh: As I have said many times, integration has been worked out between the Canada pension plan and civil service super-annuation.

Mr. Woolliams: I asked if their organization endorsed this plan? Do the civil servants want to be covered by the government plan?

Miss LaMarsh: The whole method of integration was worked out in consultation with their association.

Mr. Woolliams: Maybe the minister did not understand me. She said she was a real student of jurisprudence. I have never questioned that, and she is also a lady. Does the civil service organization endorse this legislation? Did it ask for it?

Miss LaMarsh: Yes.

Mr. MacInnis: The minister has pretty well answered the questions I had in mind, but I have been speaking to union people who assume they will integrate themselves by paying the 1.8 per cent, with the employers paying the other 1.8 per cent, so that their over-all pension scheme will remain at the same level. But there are other unions which have negotiated plans with employers, and the executive officers of these unions have received a mandate from their members to assure that their present plans remain in effect. The minister has gone over this ground fairly well by saying this will be a matter of decking the plans, but in such a decking quite a burden will be placed on companies and individual workers.

A lot of individuals may want to go along with the idea of decking, and possibly some companies could afford to do that. But is the government contemplating anything to alleviate a situation in which a union has given its executive officers a mandate to assure that their present plans will stay in effect? In some cases neither the company nor the individual