## Pensions

not possible to solve the problem using these grandiose methods, let us abandon them altogether. We can concentrate our efforts at home and do business with other countries without having to face up to these great economic measures which only end up throttling us, disorganizing us and annoying us.

Mr. Speaker, I do not intend to speak much longer, though there is still a great deal I should say. I thank my colleagues for having listened to me, and I ask all those who truly wish to do something in our society to study the economic measures I have presented to them, that I have made available to them, and to which I ask them to adhere. I ask them to co-operate and to force the government, as well as the departments involved, to act, so that we can establish an economic balance in our country, for the benefit of all Canadians.

## [English]

Mr. Norman A. Cafik (Parliamentary Secretary to Minister of National Health and Welfare): Mr. Speaker, the motion that we have before us is one with which we have dealt on a number of occasions in this parliament. It deals with old age pensions, the Canada Pension Plan, and the reductions of ages and qualifications.

I think a number of hon. members have spoken on this issue and I think that everyone in Canada—and parliamentarians are no different in this respect—really feel that perhaps it is impossible to do everything that we ought to do for our senior citizens in view of what they have done through their contribution to our own personal lives and to society as a whole. None the less, we have to look at this matter in an objective way, and at what has been done and can be done, in view of our position as the federal government.

Perhaps for a moment I could talk about the history of this government and of parliament—and I do not mean the twenty-ninth parliament but the parliament of Canada and about what it has done for senior citizens in the past. Back in 1952, parliament eliminated the needs test for payment to senior citizens and established an old age security payment on a universal basis of \$40 a month. Today, in 1973, that OAS payment is now \$100 a month. It is interesting to note that since 1968, the year in which the former Liberal government was elected, the pension has increased from \$76.50 to \$100. Since 1967 under another Liberal government, the guaranteed income supplement of \$30 a month was added and is now up to \$70.14.

This means that for those senior citizens who have no outside income other than their pension a single pensioner can draw \$170.14 a month and married pensioners can draw \$324.60. I do not think there is any doubt that these payments compare favourably with those in any other country in the world, and it is said by many that they are the highest payments to senior citizens of any country in the world. I should say in all honesty that it is very difficult to make international comparisons of this type. However, in comparison with any other country I do not think there is any doubt that we do as well or better than any of them. In fact, in the vast majority of cases we do very significantly better. • (1620)

In addition to these over-all payments there are other special things that are done for senior citizens; for instance, in terms of income tax exemptions for those who have incomes outside their old age pensions. In 1971 the basic exemption for a single person over the age of 65 was \$1,100, plus a special allowance of \$500 by virtue of being over 65. Today that allowance is \$1,700, plus \$1,000 special allowance for those over 65. In the married category, in 1971 the basic exemption was \$2,100, plus \$500 special exemption for those over 65; today it is \$3,000 plus \$1,000 special exemption.

These are very significant benefits. There is a recognition, not only in the OAS and GIS but also by the Department of Finance, that there have to be provisions of a different type, namely tax exemptions, to give a special break to our senior citizens.

In addition there are other policies covering other branches of the government. For instance, in housing programs sponsored by the federal government for homes for senior citizens very large sums of money are provided to ensure that those who wish to live or who have to live in such institutions can have such accommodation at reasonable rental rates.

In addition there are special provisions under the Canada Assistance Plan which affect our senior citizens. Those who are in need, whether they are over 65 or under, can be covered. Also those who are senior citizens and live in senior citizens homes in provincial institutions have special comfort allowances as determined by the provinces, which are contributed to on a 50-50 basis by the federal government.

I mention these things not to say that everything we have done is enough, but at least to indicate that the government in the past has been very much concerned with this problem. It has looked at it in its many faceted forms to try to take action to provide a reasonable livelihood for our senior citizens who have contributed so much to the country.

The Department of National Health and Welfare has established the New Horizons Program which recognizes another dimension in the lives of senior citizens, namely that their problems are not all economic. We have got to provide a system, a method, an approach that will make their lives more meaningful. The New Horizons program, which is funded to the tune of \$10 million a year, provides funds for programs initiated by senior citizens themselves, giving them a new dimension and making their lives more interesting and more worthwhile. This program has been widely hailed across Canada. Senior citizens from coast to coast are expected to use this particular approach to give a little more flavour to their later years.

Let us have a look at the motion itself for a moment and see what it really means. In spite of the fact that we would all like to do things for senior citizens, and that I expect there is a very understandable inclination to lower the retirement age to 60 years, I do not think this is as simple as it looks on the surface.

First of all, there are many who are under the impression that if you lower the retirement age to 60 years you are in effect going to create more employment and open up

[Mr. Latulippe.]