

Canada Pension Plan

Monteith) found himself. I might say that was a trap of his own making, because he admitted that he did not understand or comprehend this bill and then proceeded vigorously to criticize what he did not understand.

Mr. Monteith: So you understand it all?

Mr. Olson: Mr. Speaker, I suggest that if the members of this house were completely familiar with all the ramifications which may develop during the operation of the provisions of this bill, there would be no apparent reason for sending it to a joint committee for study. I do not pretend to understand all of the sections of the bill, nor do I pretend to comprehend fully how all the provisions of the bill are going to be handled in its practical application. Perhaps I should go further than that and state that I doubt whether the minister and her advisers have fully anticipated all of the problems with which they will be faced in the application of the 125 sections of this bill.

In spite of the intended insult, if I may call it that, on the part of the hon. member for Perth, I think this bill is being sent to a joint committee for further study because members cannot be expected independently to study it and understand all of the implications of it, nor answer all the questions which are apparent to one who reads the bill.

There are some questions, quite apart from the provisions of this bill, which should be answered by the minister, particularly when we are being asked to accept the principles of a Canada pension plan. These questions do not necessarily arise from the contents of any section of the bill now before us for consideration, although I believe they are very germane to the successful operation of the pension plan when it comes into being.

One question which has been asked on many occasions by a number of members, and we have yet to have an answer, relates to the number of provinces which have indicated to the minister a willingness to participate. We know for example that under the provisions of certain sections of this bill the province of Ontario can choose not to participate, by opting out within 30 days from the date of its proclamation. That being the case, 12 million people, representing the populations of Quebec and Ontario, of the 19 million people in this country, would not be partaking in the plan. The explanation the minister has given this afternoon, to the effect that provinces can opt out only after positively stating an intention to set up a plan similar in operation with reciprocal arrangements, is not a sufficient explanation, because with two thirds

[Mr. Olson.]

of our population not participating surely this cannot be referred to as a pension plan national in scope. I am not sure that the federal government should be involved at all in a pension plan under those circumstances, with this large part of our population not included.

One other question which has been asked repeatedly, particularly during the resolution stage, and at other times when other bills preceding Bill C-136 were before us, had to do with whether any arrangements had been made for the reconciliation of this plan with other pension plans, particularly of public service organizations, and administered by the government. We are led to believe, by certain articles appearing in various newspapers, that there are some 11,000 private pension plans in existence in Canada. Perhaps some of them cannot or should not be reconciled with this plan. Some of those plans may have been in existence for a long period of time and set up in such a way that the differences are so great it would be at least difficult if not impossible to reconcile them with this plan. I believe the minister will have to face this situation fairly soon and indicate what position will be adopted by the federal government when some of the long established private pension plans are adjusted in such a way as to take into consideration the provisions of the proposed Canada pension plan.

What will be the attitude of the government about these adjustments, particularly if and when it is decided by the administrators of a long established pension plan, in co-operation with the employees covered to reduce the contributions and perhaps the benefits to the extent of the amounts collected and the benefits inherent to this Canada pension plan? It will indeed be a difficult and complex matter to decide what will be fair reductions in potential benefits, at reduced costs.

This situation is not entirely hypothetical, because I have learned from reliable sources that some of the larger companies in Canada are giving serious consideration to this very thing.

So I think we should at least have some indication whether the minister and her officials have considered what their attitude is going to be.

But what is even more important is the question of public service pension plans. For a number of years the province of Alberta has administered a civil service pension plan for the civil servants of Alberta, and I think the same situation exists in every other prov-