

*The Address—Mr. Chaplin*

amuses the members of the government and helps to satisfy this compulsion on their part.

I am acutely aware of the need for making provision for the group of citizens in this country between the ages of 65 and 70. The man in this category has really been the forgotten man in the scheme of our society. This is the age at which industry, often very arbitrarily, retires a person. My own feeling is that many companies have been much too rigid in this regard, although some have done so under union contracts and under union pressure. I feel that this aspect of the matter is mandatory, and I hope it will be adequately covered in the proposed legislation, although I believe there are better ways of accomplishing this end.

One glaring defect is the failure to provide survivor benefits. I realize, of course, that this involves a complicated constitutional question. However, this government should have followed the course of the previous Conservative government and tried to procure the co-operation of the provinces in solving this problem. In that way, a proper foundation could have been laid for this legislation. I am quite satisfied in my own mind that there would have been no difficulty in obtaining the enthusiastic support and co-operation of Premier Robarts of Ontario. Instead of that, the government tried to rush through half-baked legislation within 60 days in order to get something on the statute books within 60 days. I repeat, Mr. Speaker, this is half-baked legislation under which a person is forced to subscribe to the plan from the age of 18 but he never has the opportunity of acquiring a vested interest in the plan or any survivor benefits. This, in my opinion, is a cruel travesty on a pension plan.

We all know the projection of the probable life-span in Canada today. I do not know what the projection is for a person of 18, but I do know that every year there are hundreds upon hundreds of people in this country who are dying at the age of 40 or 50. Let us say that a man who has been compelled to subscribe to this plan for 20, 30 or 40 years dies at that time. His family or his survivors have nothing whatever to show for his contributions when he dies. So far as his family is concerned the payments that he has made have not been premiums to buy value but rather a direct tax upon his earnings for which he has received no value whatever.

Another thing that concerns me is the disproportionate cost and the burden that is going to be placed upon the shoulders of the young people of this country. There is

talk in all quarters of extending the franchise to those of 18 years of age. If this pension bill goes through in its present form, the government is certainly going to make the 18-year olds pay through the nose for the privilege of voting.

Another aspect of this plan that concerns me is the cost. I have little confidence, Mr. Speaker, in government forecasts in this regard. In fact, in the past government forecasts of this kind have been most inaccurate because the cost invariably has been underestimated. A recent example of this is the hospitalization plan for Ontario. I am not attacking this plan. I think it is a wonderful thing, and perhaps I have recently had reason to appreciate it more than most. However, the fact remains it is costing infinitely more than it was expected to cost. Indeed, the recent increase in Ontario taxes reflects this very point.

Another question in my mind is, does this do the job for those who really need it? I think not. In Ontario, and no doubt this applies to the other provinces, we are going to get a pension system imposed on a pension system, imposed on a pension system, and the upset and confusion this will cause suggest the need for consultation and a real effort at co-operation with those who have other ideas which might strengthen the old age security system in Canada.

There are many people well qualified to discuss these problems, and they should be heard. Again with all due deference to the Minister of National Health and Welfare, she is not yet the repository of all wisdom in these matters, although there are times, of course, when she rather gives that impression. The Prime Minister has given us an assurance that a parliamentary committee will be set up with sufficiently wide reference, and with authority to call witnesses and study this whole affair. I would be the last to doubt his assurance, but I have a very uneasy feeling that this is just a façade.

In the early days of automobile manufacturing Henry Ford, who was somewhat of an autocrat himself, used to say to those customers who wanted some special treatment or colour for their car, "You can have any colour you like so long as it is black." I have the feeling that is the attitude of the Prime Minister. I feel this parliamentary committee will listen to representations, and go through all the motions. I have a feeling that the government will listen but will not hear or, if it hears, will not heed and comprehend, and in the final analysis the government will put through the legislation it has determined upon, regardless of the merits of any representations placed before it.