

made an adequate answer to it before. I did not see why she should be called upon this morning to answer the same thing again. I did not mean that the witness might just answer if she felt like it.

Mr. MONTEITH: I am not sure whether the minister mentioned this in her various remarks before the house, but I wondered if there was any thought given to phasing out disability allowances, old age assistance, and so on.

Miss LAMARSH: Well, Madam Chairman, the question raised by Mr. Monteith really goes beyond the scope of the Canada pension plan. What I think he was referring to are some other features which I mentioned, such as the welfare provisions. I think it should be quite clear that with the introduction of disability pensions into the Canada pension plan there would be an impact on the number of people who would otherwise, in the absence of the Canada pension plan, be dependant on a shared cost disability program. We do not know exactly what that impact would be. Obviously it would depend upon when a man or a woman has to declare whether he follows the Canada pension plan or an individual program. As to the matter of phasing out, there is no intention on behalf of the government to repeal its participation in shared programs as a result of the Canada pension plan. I think unless the suggestion is mistaken, it arises really under your Canada pension plan, and your three other pronouncements of the government to converting to a wider, more generous, and less restricted social assistance program on the welfare side, which uses a means test basis, and not a type of disability pension. But these programs are not intended for the Canada pension plan. They are unrelated.

Mr. MONTEITH: There is no doubt so far as the actual impact on these other programs as a result of the Canada pension plan is concerned.

Miss LAMARSH: No.

The CHAIRMAN (*Hon. Mrs. Fergusson*): Are there any other questions?

Mr. CANTELON: Yesterday I was left with a very distinct impression by the minister's comment that the government was prepared to adopt a very flexible attitude towards integration of private pension plans with the Canada pension plan, and she mentioned three ways in which they could be integrated. I am very much concerned, particularly with the integration of private pension plans which start with pensions at the age of 60. I suppose this flexibility would extend to the integration of such a plan as well as of those which start at the age of 65.

Miss LAMARSH: I find this is one area in which there is less public understanding than in any other. The federal government does not have anything to do with the integration of private plans. Our only interest in private plans is when we would be acting in the role of an employer; that is, when dealing with the federal civil service. But under the Canada pension plan we are not obliged to integrate any private pension plan. We do not want to have anything to do with them. We will not be giving guidance in the sense that we will instruct or suggest to the private employer, or to a group of employees what they should do.

We have with us Mr. Clark from whom you will be hearing on this matter. We have also made available to some provincial groups information on what the federal government is going to do. It is vital when you are talking about a pension plan, to see how to integrate it with the Canada pension plan. But the responsibility for this is usually initiated by private employers who often hire an actuary, or who deal with a life insurance company which is underwriting their plans.

We have suggested three ways in which the individual pension plan may be associated with the Canada pension plan. In my remarks yesterday I spoke of one possibility which is going to make the plan somewhat richer, and at an