

*Canada Pension Plan*

it is difficult for me to conclude that some part of universality has to be breached or set aside. But I suggest that universality can in fact be strengthened by making certain well defined exemptions.

Of course, if there were widespread exemptions universality would be destroyed. The great criticism against universality is not that it will not work, not that it is necessary, but that when you force all people into the same position or pattern, while there is a kind of equity in doing that there is also the possibility of some injustice being created in the process. If an exemption can be made in a specific, proven, well documented instance, then universality is strengthened because the small element of injustice that might be present is removed. I suggest that by granting this exemption from the Canada Pension Plan to the Mennonites the universality of the plan will be strengthened. There is no danger to the plan.

There is a difference in the eyes of the Mennonites between the Canada Pension Plan and other programs. The Mennonites pay their income taxes, and contribute to other programs. The difference is simply that the CPP, more than other programs, can be clearly related in terms of benefits to the individual contributors. In other words, it is more a straight insurance program than other programs. Revenue to pay the old age pension comes from a number of sources. It is difficult to know what percentage comes from each source. The pension is not related to the contributions an individual makes. That is the way we want it, to insure everyone, not on the sole basis of risk but on the basis of social obligation, so that those who are better-off can assist those less well-off. I would be opposed to any exemption from such programs for the Mennonites. Incidentally, because of their work ethic Mennonites are probably somewhat better-off economically than most people around them. They should, therefore, be making a contribution to the rest of society based on their better position.

● (1550)

When it comes to the Canada Pension Plan, however, those ideas do not apply with equal strength because it is more difficult to make a case for universal coverage under the Canada Pension Plan. Under that plan, the more you earn, the more you get and the longer you contribute, the more you get. Therefore, with few exceptions it is very much an income related program. It does not do any harm to the other people in the Canada Pension Plan to grant an exception in an unusual case.

I could say much more about the Mennonites, Mr. Speaker, but I can understand that some people may not be fully convinced—even some of my colleagues. I can understand that because in my party for years and years—sometimes it seems for centuries—we have fought to establish the principle of universality. Any breach of that principle has to be justified very clearly. Perhaps it is not possible to ever completely resolve this question. Perhaps those who may vote for the exemption, but who are strong proponents of universality, may have some doubt in their minds. There is some doubt in my own mind about which way I should go on this issue, and whether I should be taking up the cause of the Mennonites. I resolved that doubt in this way, Mr. Speaker. Since there was a question on both sides, and, universality did not appear to be in

[Mr. Saltsman.]

danger of being destroyed if the principle could largely be established, then if I was going to err, I would err on the side of greater freedom. On that basis, and I hope on the basis of some of the arguments I have made, I hope that this bill will ultimately receive the unanimous consent of this House.

**Mr. Leggatt:** Mr. Speaker, would the hon. member permit a question?

**Mr. Saltsman:** Certainly.

**Mr. Leggatt:** Are any of the basic old age pension benefits being accepted by that community?

**Mr. Saltsman:** Mr. Speaker, I am not certain, but I know that many of these people reject the old age pension. I have no way of proving this, but I understand that most of them reject it; some accept it. They make a contribution to it; it is kind of a tax.

While I am very sympathetic to the Mennonite point of view, I do not share it; I do not feel that it is possible for anyone to opt out of society. You cannot opt out of having your air poisoned or being invaded by an army; you cannot opt out of an epidemic or famine. It is my view that we are interdependent, but that is not the view of the Mennonites. I think they have made their case and have tried to do so conscientiously within the framework of their religion. Whatever my view may be of their religious beliefs, they do not do anybody any harm; that is the important thing.

If in fact their views came into collision with the best interests of society, some other attitude would have to be taken. They have a different view of the old age pension although most of them reject it as well as the family allowance.

**Mr. Leggatt:** Would the hon. member permit one further question?

**Mr. Saltsman:** Yes.

**Mr. Leggatt:** In terms of the provisions of the basic old age pension, would the hon. member not agree that this is in fact an insurance provision against the rigours of old age? If some of them accept it, is their position not inconsistent?

**Mr. Saltsman:** Mr. Speaker, I think there is always some inconsistency in a position but there is a point of consistency. I know it is not always possible to admit hon. members to the caucus of the New Democratic Party, but this may be one of those rare occasions when you can see the kind of thing that goes on here. I am sure it is repeated in the caucuses of other parties.

There are different kinds of insurance programs. Medicare is a different kind of insurance program because its benefits are not really directly related to contributions. In other words, no insurance company would undertake that program on an actuarial basis. Things like medicare, the old age pension and the family allowances, are really social welfare programs underwritten by those people who are better-off for those who are less well-off. There is not just a sharing of the risk at one level, there is a sharing between all income levels. The argument against medicare