

*The Address—Mr. Chaplin*

joke in that when you bite into the speech you find that your mouth is full of cotton wool. There is little or no substance to it. It was described in an earlier address as a skim milk speech. I wonder whether even that is an appropriate description because the skim milk has been watered down to a degree that it has practically turned blue from lack of nourishment and become anaemic.

The Prime Minister spent a great deal of his time dealing with the proposed Canada pension plan and it seemed to me that his voice betrayed a certain impatience, irritation and petulance when he referred to the premier of Ontario and the stand he had taken recently on the Canada pension plan. I think that was rather unfair.

The Prime Minister, in a very dramatic moment in his speech, stated that only about 30 per cent of the Canadian population are beneficiaries under existing pension plans and that there is need to provide for the other 70 per cent. He feels, and perhaps rightly so, that he and his government must assume the responsibility to see that this is accomplished. But may I remind him at this time that he has already abdicated his responsibility in regard to the province of Quebec, and that province stands in a relatively low position so far as industrial pensions are concerned. In fact, I doubt very much in my own mind whether this plan can be called a Canada pension plan or a national plan because it excludes entirely a great portion of the country, the province of Quebec which has perhaps a third of the population of Canada.

If the plan can be considered a national one, then I think the premier of Ontario is to be commended for the stand he took that kept this matter alive and he should not be condemned by innuendo. Leaving Quebec out and taking Ontario by itself, the position is quite different from that which was described in the house by the Prime Minister when he referred to certain percentages.

In 1960 a survey was made of industrial pension plans throughout the country and the figures are available from the dominion bureau of statistics. These show that out of close to 9,000 companies with pension plans, over 50 per cent of them are in Ontario. Therefore I am sure you can see, Mr. Speaker, that it is too serious a situation to run the risk of having these established plans destroyed, nullified or jettisoned. In my opinion the premier of Ontario has a responsibility to the people of Ontario and I think he would be derelict in his duty if he did not exercise some degree of caution where the interests of the people of Ontario are concerned.

[Mr. Chaplin.]

If I may, Mr. Speaker, I should like for a moment to draw from some personal experience. I should like to tell the members of this house that a manufacturing company with which I am closely associated has been a leader in the field of retirement pensions. In recent years the plan has been expanded into a very comprehensive profit-sharing plan. I do not want to take the time of the house to describe the details of this plan, but the main feature is that it recognizes a certain principle, the formula for which is simply this: Pay the going rate for labour to labour and capital and split the profits 50-50. A certain percentage of this is paid as a cash bonus and the balance accumulates to the credit of the employee as a retirement fund. He contributes to this fund which is invested and held in trust for his benefit.

This is not philanthropy, Mr. Speaker. As a company, we expect to benefit from this. We feel we are practising a modern, industrial philosophy. We expect to achieve that degree of co-operation between management and labour, between those who operate our plant and those who are employed in it, that is so necessary not only for our particular situation but for industry generally throughout this country if it is to expand and progress, indeed if we are to survive as an industrial nation. We want these people who have staked their future with us to have a vested interest in the success of our company. The whole basis of this plan, Mr. Speaker, can be destroyed and I am, therefore, sure that hon. members opposite will understand and appreciate my concern that this pension plan which the government is proposing be properly thought out and thoroughly studied from every conceivable angle.

There are many, many things I want to know about this plan. Why does it have to be compulsory? There are many classifications of citizens who are not being covered, despite the Prime Minister's statement in that regard. Why is it necessary to insist that all industrial employees join such a plan when the plan to which they may be contributing at the present time meets the government's standard or, as is the case in many instances, far surpasses what the government is proposing to do. The Minister of National Health and Welfare from time to time lectures us on the evils of compulsive smoking. We have heard of compulsive eating and compulsive drinking. One of the bad habits of the Liberal party, and of this government, is compulsive compulsion. They want to register people and give everybody a number. I suppose this type of numbers game that the government wants to play with the people of Canada may be relatively harmless if it