

## APPENDIX D

### Dissenting Opinion

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**Dissenting Opinion**  
by  
**Ted Miller, M.P.**  
(Nanaimo-Alberni)

*What I like most of all about the Canada pension plan — about the two stage plan which we are now developing for Canadians in their years of retirement — is that we are trying to reach a position where we are providing pensions that are adequate. I do not suggest that the levels which will be achieved by combining the Canada pension plan, at its best, with old age security, at its present level, are really the last words in adequacy, but at least we are talking about pensions of quite a different order from that which seemed to be accepted a few years or decades ago. I hope that, having accepted the principle that retirement security should be on the basis of adequacy, we will go on improving that basis, finding ways and means of raising the levels of our pensions so that all Canadians can look forward to a retirement in decency and dignity.*

—Stanley Knowles, M.P.  
(Winnipeg North Centre)  
House of Commons *Debates*,  
November 9, 1964.

#### **Introduction**

Many elderly Canadians live in poverty. Many others suffer a significant decline in their living standards upon retirement and upon the death of a spouse. Without indexed pensions, Canadians grow progressively poorer throughout their retirement years as inflation erodes their incomes. Our pension system is failing our elderly.

The challenge facing the Parliamentary Task Force on Pension Reform was to chart the course of pension reform and to recommend ways of eliminating these conditions among the current and future elderly. The three widely accepted objectives of our pension system are: