

Canada Pension Plan (No. 2)

increases that were made as a result of inflation and the high cost of living in Canada. Over \$6 billion will come from the department of the minister who is sponsoring Bill C-224 in this year and will go toward providing primarily for the old and the disabled.

Many of my hon. friends in this chamber who have socialistic tendencies may think money grows on trees. But the fact is that whether in the year 1973, a time when all of us are becoming more socialistic, or whether in the year 1955, when in my opinion most of us were most sensible, this money is provided by the public, the taxpayers of Canada, people who have worked hard, and provided particularly by people who are going to be saddled with the bill and are younger-generation Canadians.

So while I agree with the bill, particularly since the fund is self-sustaining, or has been up till now, I nevertheless give this word of caution. The word "pension" has been used in this debate by many hon. members and we now come to think that a pension is a matter of right just so long as you can get one. Regretfully, I say we have become a nation of "gimmees". Our attitude is "give me something", whatever it may be, in many instances regardless of the cost.

I repeat that in terms of dollar bills, the cost is substantial. The money must be provided by those taxpayers of Canada who have the desire to work. For this reason I caution the government and all members of the House of Commons that just adding to pensions is not the real solution to our Canadian way of life. We are in an inflationary era, which of course is prevalent around the world, and the only way we will solve the situation is, not by increasing pensions every year or every few months but by tackling the inflation philosophy that all or at least most of us are accepting today as a matter of course. In my opinion, this is not good enough and something will have to be done about it.

Let me just give the House one example of what I mean. The government of today and governments of yesterday have advertised for sale Canada Savings Bonds at roughly 7½ per cent. Anyone who is paying tax has at least to pay a quarter of that interest and many people pay half of the 7½ per cent. Then there is an inflation factor of 8 per cent. There is no possible way for people to save money under such conditions. The government must tackle the root of the problem, and I hope that this one has the common sense to go ahead and do so.

Let us not forget that there are many people in Canada who in years gone by have not used the word "savings" as a bad word. In my opinion, it is still a good word. Our senior citizens today would not be able to collect their old age pensions, and neither would I be able to collect mine very shortly, if it were not for those people who still do something that seems to be rather unpopular in Canada, namely, work hard and try to save money, which is then put into those terrible things described by my socialistic friends and which are known as banks, so people can save, so houses can be built and the country as a whole developed.

I have spoken, Mr. Speaker, long enough. But let us not forget that while a bill such as this is most important and most necessary in this inflationary age, the only way to

[Mr. Whicher.]

pay the bill is to get people to work hard and to do a certain amount of saving as did our forefathers.

Mr. Elias Nesdoly (Meadow Lake): Mr. Speaker, my remarks will be brief. The hon. member who has just spoken castigated socialism. I simply say to him that it was his party that picked up some of these schemes and prostituted them, and in essence they are no longer true socialism. If they were, then we would not have the problems we have in this country today.

This bill, as I understand it, removes the 2 per cent limit now imposed on annual pension increases, basing increases on the consumer price index. This is something that our party has been fighting for since 1964-65 when the Canada Pension Plan was first conceived. The bill also contains a catch-up clause making cost of living adjustments retroactive to 1967, the year Canadians first started to receive benefits. Similar ideas have been hashed and rehashed in this House over the last few hours and days, but I am going to try to express four points which I think are very significant. These have been mentioned by other speakers. I will rehash one or two and then probably bring in one or two concepts that are brand new.

Something that our party would like to see—and I think we will have to start moving in this direction soon—is retirement at the age of 60, perhaps voluntarily, under the Canada Pension Plan. I think that one class of persons we forget are those who live in the hinterlands of Canada and work in dangerous occupations, those who feed the factories of our huge cities and provide their residents with high standards of living yet never themselves reach the age of 60 because, as I say, they are engaged in hazardous occupations. Look at the fluorspar mines on the Burin peninsula of Newfoundland, where there are about three times as many widows as anywhere else.

● (1750)

It saddens my heart every time I go to Uranium City to find that a number of men of the age of 40, 45, 50 or 55 are dying from silicosis, lung cancer, emphysema or some other disease of that nature. For these people involved in hazardous occupations we should make a first step toward lowering the pensionable age to perhaps 55—and that is not being ridiculous or advocating welfare. I think it would be actuarially sound to have people in hazardous occupations retire at that age. I understand that members of the armed services and the RCMP can retire after 20 years' service, but underground miners keep on breathing filth and dirt for 35 years—if they live that long!

Another significant step that should be taken—others have touched on this but I want to repeat it—is to change the legislation in order that we treat husbands and wives alike. I would rather see my wife at home looking after the children than out working, but because she does not earn an income she is not entitled to benefit from the Canada Pension Plan. I think she should be entitled to some benefit. This is particularly true in the case of farmers' wives. I think we could get around this whole concept by accepting the idea we have been proposing for many years now in relation to a family income tax rather than an individual income tax. In this way the husband and the wife would file returns and both would be entitled to Canada Pension Plan benefits.