

Distribution of Goods and Services

steps in to say: There shall be such things as housing, education, health care, family allowances, old age pensions and, yes, a guaranteed annual income distributed by the state to all our people.

Of course, Mr. Speaker, I can hardly advance more than a paragraph or so in a speech of this kind without making a particular reference to pensioners, and I should like to say a few words on this phase of the matter at this point. When we say there is too much inequality in this country, too much poverty, I point out that one of the areas in which inequality is most sharply felt is during the period of retirement. There is a general notion that because we have built up private and public pension plans over the past number of years this problem has been solved. When our fathers and grandfathers left industry or their employment there were no pensions for most of them. Today there is some kind of pension for just about everybody. But this does not solve the problem, particularly when no serious attention is paid to the rights and needs of retired people after they have gone on pension. The times I have said this in the House of Commons cannot be counted, I suppose. But it will have to be said again and again until something is done about the matter. It is completely unfair. It is a disgrace to permit everybody else, particularly those in the working period of life, to have ways and means of improving their incomes and thus their standard of living while saying to the older people: Once you have retired here is an income of X dollars; this is what you must live on for life.

As the years go by, the cost of living goes up, the standard of living goes up, wages and salaries go up. But the position of those who have retired deteriorates. If there is anything which is completely contrary to all the concepts of humanity I say it is the notion that somehow or other once a person has retired and been put on a pension he can fend for himself, watching his position deteriorate until at last he dies because he cannot take it any longer.

We insist that one thing which should be done in any set of policies designed to deal with inequality of this kind is to begin building into all our pension programs escalation provisions so that those who retire will be able to maintain a standard of living which improves—not just stays where it is—as does the standard of living of those who are working in Canada. This is not a new idea. Some companies have adopted it in years gone by.

More recently, a couple of well known companies such as the International Nickel Company of Canada and Imperial Oil Limited have made provision for the pensions of their former employees to be improved. A few other companies have done this on their own. A number have done it as a result of collective bargaining arrangements. I was pleased to read a report of a meeting a while ago under the auspices of the Public Service Alliance of Canada to the effect that that organization intends to work toward a certain goal, namely, that there must be incorporated into the Public Service Superannuation Act a provision ensuring that pensions, once put in pay, will escalate as wages and salaries increase.

The same applies to old age security pensions. We have established the principle that there shall be escalation but we have set a ceiling which means that the most a pensioner can get by way of increase is \$1.50 a month each year if the cost of living increases by more than 2 per cent. The cost of living goes up far more than that, but \$1.50 is the limit. Suppose you retire and get \$78 by way of pension and have only the possibility of a \$1.50 increase per year. Face the fact that in five or ten years your position will have worsened. A pension system will not be worthy of the name five, ten, fifteen years from now unless an escalation provision has been built into it.

Mr. Speaker, I see, if you do not, that my time is just about up. I shall wind this up in one sentence, though it may be a sentence with one or two commas in it. I do not think we should castigate the hon. member for Temiscamingue for his own particular political philosophy. I think we should face head on the problem of poverty and equality, as he put it, before the house today, and in facing it let us do something to meet the needs of those who require housing, jobs or education. Let us meet the problems of our Indians and of our war veterans. Let us pick out those particular groups for whom we can do something and see to it that their position is improved. This is why, because of my own life-long concern about these groups, I have spent part of my time talking about pensioners; and if we are concerned about eliminating poverty this is an awfully good place to begin. Let us do it, without any further delay.