

*British North America Act*

application. The first thing I would like to point out is that the provinces now have four alternatives if the present proposal is put into effect. First, they can permit the Canada pension plan to be operated by the federal government within the province. Second, the province itself can operate the Canada pension plan within the province and administer the funds and the plan. Third, the province can operate its own plan on a basis that would make it portable with the Canada pension plan; that is, making its minimum provisions approximately the same so that a person may go from province to province and have some portability of pension. Finally, a province can ignore the Canada pension plan and operate completely outside it.

This latter point is confirmed, mainly in principle, by the vote we had this morning on the amendment. I do not wish to say anything more about that, but the fact is that even the amendment for which we are asking does not exclude a province either now or in the future from bringing in its own plan having no relationship whatsoever to the Canada pension plan.

This is the ludicrous position the Canada pension plan is now in. There are four alternatives for the provinces to adopt. Which one, or which combinations of plans, will each of the provinces adopt? I would hope—and I am not saying these things for the purpose of causing trouble—that when this is all sorted out the provinces can be persuaded to implement something which will constitute a national plan. But certainly, Mr. Speaker, there is nothing of that type in evidence now.

Just to illustrate my point let me say this. Having got Quebec into this whole deal, Quebec is now out. The plan that Quebec proposed has been, in substance, accepted by the federal government, although I know that in the provincial legislature there is some difference of opinion between Mr. Lesage and Mr. Johnson. Mr. Lesage says that Ottawa followed his plan and Mr. Johnson says that Mr. Lesage followed Ottawa's plan. Regardless of which of these allegations may be true, there is still some time in which to consider these two plans. We have to ascertain whether the Quebec plan will be portable with the plans which other provinces now have in readiness. I think particularly of Ontario, and of the province of Saskatchewan. Will these plans be portable?

[Mr. Aiken.]

Then what about private plans, Mr. Speaker? This is the most recent difficulty that has arisen. We have heard that the province of Quebec intends to take over the registration and control of private plans that will operate outside the Canada pension plan. I am not sure how far this will go, but it does point up the difficulty that we are going to encounter in the need to tie in private plans with the Canada pension plan. Where are these plans going to be tied in? We have no direction on this whatsoever. In addition to the four alternatives the provinces have with regard to public plans, they have just as many alternatives with regard to private plans. Ontario has in readiness a plan for portability; it should come into effect at the beginning of next year.

**Mr. Munro:** Mr. Speaker, perhaps I might interject on a question of privilege upon which I would like a ruling. I am sorry to make it necessary for the hon. member to continue his speech at 2.30.

**Mr. Aiken:** That's all right; I shall be here.

**Mr. Munro:** I should like to quote from the hon. member's speech as reported at page 321 of *Hansard*, the speech to which the hon. member referred, and my speech in reply. The hon. member said, as is reported in the first column on page 321:

In the third place, wives and children of breadwinners need not wait anxiously for the implementation of the Canada pension plan. There is nothing in it for them. There are no survivorship or dependency benefits in the Canada pension plan.

Then he referred to my speech, but to only one part, unfortunately, and I should like to read where I commented on this statement that there were no survivorship benefits in the Canada pension plan. I refer to page 449 of *Hansard*, the first column, where I am reported as having said:

The hon. member talked—I think this should be on the record—about the wives and children of breadwinners who would not be covered because there was no survivorship or dependency of benefits. I would point out that the hon. member says a man could pay into the Canada pension plan for 40 years—I think these were his words—and at age 64 neither he, his wife nor his children would receive any benefit from the plan.

I was quoting the hon. member. Then I went on:

He is wrong when he says that. I think this can be pointed out by all the literature that has already been distributed on the plan, and these are the facts. If a contributor such as the hon. member spoke of dies at the age of 65, his widow will be able to receive at age 65 a pension of