

Canada Pension Plan

vision to cover them? I dealt with five categories. There may be six, seven, eight or nine. Have the minister and the department taken a serious look at this situation? Surely to goodness he could take these 5,000 different plans, categorize them and make provision for five or six categories for the purpose of integrating them with the Canada pension plan.

A far greater effort should be made by the government than just providing information. This is not good enough. I hope other members of parliament are not satisfied with this answer because all those already paying into pension plans are concerned about the matter. They are pleased to see the Canada pension plan, a portable pension plan that will allow them to move from one job to another, from one province to another, but they do not want to see an added burden placed on their backs. I know that employers do not want to see an added burden placed on their backs, and the taxpayers are the employers in the case of municipalities.

I know that the parliamentary secretary to the Minister of National Health and Welfare is deeply interested in this subject. If the Minister of National Revenue has not given this matter consideration, surely the parliamentary secretary has given some consideration to this problem. I know that the problem of covering members of the R.C.M.P. and the armed services has meant a bit of a headache for the government, but surely their thinking should have gone further than just federal employees.

I know that the federal civil servants are already integrated into the plan, but if the plan is to be all-inclusive surely the thinking of the government should have gone further. Federal servants were worked into the plan. Let us proceed on the same basis to cover the 5,000 outstanding plans into which people are already paying. This is the crux of the problem as I see it. Let us not put a double tax burden upon those people who are already paying into pension plans. As legislators, as people concerned with the development of this young and enterprising country, we know that it takes capital for such development. Let us not drain away any more capital than is absolutely necessary to provide an adequate standard of living for people as they grow old. Let us not create a parasite upon the economy of Canada. This is the point I am trying to make. Let us not create another parasite upon the economy of Canada. Let us provide adequately for the citizens of this country who have helped so much in

[Mr. Horner (Acadia).]

developing it, but let us not overdo things. Let us not burden people unnecessarily.

I say to the Minister of National Health and Welfare, the Minister of National Revenue and the parliamentary secretary to the Minister of National Health and Welfare that I admire the work they have put into this plan. I appreciate the fact that they have already overcome many obstacles. We only have to look at the evidence before the committee and before the house to realize that. This is the sixth time the Canada pension plan has been submitted, but previously it has always been withdrawn. I am saying this as a compliment to the Minister of National Health and Welfare and the Minister of National Revenue. They have withdrawn the plan in the past because they said it was not quite right and they wanted to change it and make it right. I admire them for this. Nobody in this human race is perfect. I admire honesty—

An hon. Member: Particularly on the government side?

Mr. Horner (Acadia): I do not believe it applies any more to that party than any other. I think it applies to everybody. I admire honesty. The government has withdrawn a plan a number of times saying, this is not right; we have to adjust it so it will cover all Canadians and all Canadians will benefit.

Now, I plead with the ministers—I use the plural because there are two ministers involved—to take a long, hard look at the question of whether or not private plans can be integrated with this plan. Ask yourselves this question: Is information enough? We have municipalities all across Canada. They are all paying into pension plans. I use teachers as an example because there are teachers all across Canada and we know we need more of them. Here is a municipality with a small legislative body duly elected to represent those persons who are paying taxes in that area. They are not experienced with pension plans and have not the knowledge required to give them a careful examination. However they are concerned about the tax load on the citizens they are elected to represent. This is a question that is bothering all municipalities across Canada. Taxes are high all across Canada, and I know that in Alberta taxes are very high.

An hon. Member: Order.

Mr. Horner (Acadia): Someone hollers "Order". Well, if the members of the party