Mr. Pigeon: Same old gang.

An hon. Member: Same old bull.

Mr. Monteith: We are all keenly interested in the subject of pensions and should be as well versed in it as possible. I suggest to all those members opposite who are interrupting that they would be spending their time to much better advantage if they would do a little reading on the subject. I recommend that they secure a copy of "Pensions in Canada". This is a CCH Canadian publication compiled by Laurence E. Coward. There are many worthwhile contributions in this book, including one by the Minister of National Health and Welfare (Miss LaMarsh). Read it. When you read it you will observe—and it is perfectly obvious—that her paper was written prior to the new plans being presented to us, and I am just wondering whether eventually there will not be more deviation with still another version.

To paraphrase what the right hon. Leader of the Opposition said on July 18 last, when he was replying to the minister of health upon the presentation of that previous ill-fated resolution, even this present resolution is only in general terms. It is far from clear, it is window dressing and it demonstrates hopes only for some ten years hence. As I said before, we are in favour of contributory pensions to the most Canadians possible, pensions which carry with them the most benefits possible. If, however, we felt that this was the time to press for definite answers there are so many questions we should like to ask. For instance, how can this plan be considered an all-Canadian pension plan representing one Canada when roughly one third of the population has already opted out? To me a Canada pension plan should be all-comprehensive and cover all of Canada, not just certain segments.

Another question which I fail to see has been properly answered is this. Why has the government chosen to accept with such alacrity the refusal of Quebec to join the pension plan, at the same time putting the onus for any possible failure of the plan on Ontario in case Ontario should decide not to enter? I am not putting forth Ontario's case at this time but I should like to ask the minister whether she or the government really put up a good and persuasive case to the province of Quebec as to why they should join with other provinces and thereby make this a comprehensive scheme for one Canada. Then, Mr. Chairman, what is going to happen to many of the fine pension plans now in force? These are questions on which I could press for an answer at some other date.

Where does the individual get off in this situation? The Prime Minister has said in his press release of January 20 that some of the better existing plans would require fairly early adjustment. Just how are these going to be adjusted? Obviously any adjustment is downward. One of the best pension plans in Canada is that of the federal civil service. Where does this leave the civil service? Are civil servants in all spheres of government going to be unduly affected? What will happen to the Ontario hydro-electric plan, the C.N.R. pension plan, teachers' plans, banks' plans, universities and so on? Many excellent pensions for employees have been developed only after protracted management-labour negotiations. What is going to be the effect on them? Just what actuarial compilations have led the government, first, to come up with their scheme of July 18 last, and now to change to the present one? I ask this because other actuaries apparently differ. Has the minister of health, like the Minister of Finance, now decided not to bring in outside experts to advise with regard to the pension plan, as, I understand she did originally? Mr. Chairman, I repeat that if I were going to press for answers today these are some of the matters about which we would want to know. However, I say again let us see the bill and at that time we will give it the necessary close examination.

There have been newspaper conjectures concerning what is going to happen in Quebec city at the federal-provincial conference starting in Quebec on March 31. The government probably knows by now what its approach to the provinces is going to be. It was obvious after last night's budget that there is going to be a cold shoulder put to the provinces concerning any further financial easement for them. What is going to be the position concerning the Canada pension plan? Is the government going to that conference with its mind made up that if everything does not go according to their wishes they will call an election? This has been intimated more than once. May I suggest, sir, that an attitude of conciliation would be much more beneficial to all the people of Canada. Surely the greatest step toward unity in Canada would be to stress to Quebec the importance of this being a comprehensive one-Canada pension plan, and I plead with the government to do this.

Let me close my remarks, Mr. Chairman, by repeating what I said at the beginning. I want to impress on this house and the country that the Progressive Conservative party is 100 per cent behind a Canada pension plan. There are simply no qualifications. Let me make it abundantly clear that