

*Canada Pension Plan*

until 1970. If the government is going to provide old age security benefits at age 65 I think the proposal could be greatly improved if it should be started in a certain year. It would be all right if the government said, "We will provide it to those age 67 in 1967." Everyone would then think they were treated in the same way.

Obviously the government is concerned about how much this is going to cost. But if the government has decided so much money can be allocated for the improvement of the Old Age Security Act then the question which arises in my mind is whether this is the best way to spend that money—the way outlined in this resolution? For example, the government proposes that in due course \$75 a month will be paid to everyone who reaches age 65. Now, a great number of Canadians continue to work after age 65, so that they will get it too, and perhaps the money could be better spent by limiting the old age security payment to those 65 or over who are retired.

We heard evidence before the joint committee that the greatest need exists among those Canadians who are now over age 70. Some evidence was given that the need actually increases with each year over 70. The question was also raised by the hon. member for Burnaby-Coquitlam that there are many people under age 60 who might be in greater need than those who are 65 years of age, particularly if they are still able to work and are working.

If this sum of money is to be allocated to old age security the question arises, is this the best way to spend it in accordance with this resolution? In this regard I wish to quote a gentleman for whom I know the minister has the greatest respect, Mr. W. M. Anderson, chairman of the board of directors of the North American Life Assurance Company. He is a great humanitarian, and the way I heard his evidence is that he is not one who objects to raising money for social justice purposes. But he is concerned that the money which is raised for these purposes is spent in the proper manner so that those who are in need will receive some assistance.

Mr. Anderson suggests that without taking anything which is promised under this resolution from anybody, that is from those who turn 69 next year and who will receive old age security benefit then, and those who turn 68 the following year and receive it that year, any benefit beyond that be eliminated under part IV, that an advisory committee be appointed, and an actuarial report ordered into the expenditures of the money which the government has in mind. He suggests that this

would give us two years in which to decide what would be the best way to spend this money. He states:

In this connection it is interesting to note some of the relevant material which could become available to such a committee in the near future:

1. The report of the Senate committee on aging.
2. The report of the royal commission on taxation.
3. The report of the federal-provincial discussions regarding the various assistance programs.
4. The remaining unpublished 1961 census monographs and additional age group analysis relating to the census.
5. The potential use of the 1966 census as a special survey vehicle.
6. Analyses by age group of income tax returns for 1962 and subsequently.
7. Analyses by age group of needs-tested supplementation of old age security and old age assistance.
8. Analyses by age group of occupational pension and annuity coverage for both active and retired lives.
9. The Canadian welfare council's conference on aging scheduled for January 1966 and collateral studies now going forward in certain of the universities.

In addition I would think by that time the government would have available an economic report on the old age security fund which, incidentally, we asked for two weeks ago. In other words, what I am suggesting is that the measure proposed by the government by way of this resolution is strictly a stopgap political measure.

If the government would go so far that nobody could say, "You are not giving us anything that you have not promised to give in 1966 and 1967," then we could take the time to have a commission of inquiry into old age security related to the Canada pension plan, and that inquiry could consider what other measures we should take. Should more assistance be given to those people over age 70? Should we give consideration to widows at age 60? I am sure even the hon. member for Winnipeg North Centre, knowing full well that the government will not consider any changes in its present proposals, would support this suggestion.

This is the sort of approach which was taken in 1952 when old age security was first introduced. At that time the government did not say to a joint committee, "This is what we want to do. Please approve it." In effect they said: Tell us what you think we should do. I am suggesting the same might be done, now. I am not saying that the resolution should be rejected or part IV turned down. I am merely asking the government to consider paying this monthly pension of \$75 to those who are 69 next year and to