

Canada Pension Plan

should like to hear some explanation from the Minister of National Revenue in this regard.

There are at this time some 5,000 pension plans in existence. Surely those pension plans can be categorized in some manner. Are municipal employees who are not contributing to pension plans contributing to plans held by trust companies, or plans held by insurance companies? I suggest there are several categories into which all these pension plans could fall. Some of the categories would include municipal employees, private company employees, private individuals contributing to both trust and insurance company pension plans, as well as civil servants, municipal, provincial and federal. Consideration should be given to all of these pension categories in order that they may be integrated with this plan. Surely these individuals who are contributing at this time to various pension plans should be given consideration in respect of integration. If we do not provide some means by which these various plans can be worked into this plan, this parliament will be in effect increasing the tax burden already being carried by the taxpayers of Canada.

The Minister of National Health and Welfare has suggested that her department will make information available. I suggest that that is not enough, but that the Minister of National Health and Welfare and the Minister of National Revenue must devise some sort of arrangement which will provide pension guarantees to school teachers, railway employees and members of labour unions across Canada.

Mr. Woolliams: The united mine workers.

Mr. Horner (Acadia): Yes, the united mine workers and all the rest of the people who are now paying into pension plans. Surely most members of parliament will agree with me that this is the crux of the problem. As I see it, the whole crux of the problem is the coverage. How many persons are going to be covered by the plan and how many people are going to benefit from it?

I have said that the plan is going to cover very few of the farmers of Canada, and this has not been denied by either minister. I have said it is going to impose an extra burden on people already paying into pension plans of one type or another all across Canada. The minister has said she has made this information available. This is not enough. As the minister said, this plan is not entirely actuarially sound. We know that. The Min-

ister of National Revenue admitted a couple of days ago that there is a windfall for persons 55 years of age or over who will be collecting a pension within the next 10 years. We know there is a windfall involved.

We know what happens if a person does not have any income in a given year. I used the example a couple of days ago of a farmer who is hauled out. The minister said that he could not take the money out of his pocket and make his payment into the plan. Even if he is hauled out and has no income he still cannot take the money out of his pocket and pay into the plan. I say to the minister: Why do you prohibit a farmer who is hauled out in a given year from making a payment into the plan on the basis of his average payment over the past few years? The only conclusion I can come to is that the plan is not actuarially sound.

I accept that fact and I know that most people across Canada accept it; but the question in my mind is, why can the two ministers involved not set out some sort of special plan to cover the five categories to which I referred, labour unions, municipal employees, civil servants and so on? Why can you not set out rules by which special provision will be made so that their plans can be integrated? I should like to hear from the Minister of National Revenue in this regard. I do not think the mere giving of information is good enough. In my opinion we must go further if the plan is to be a truly Canadian pension plan. If it is to be an all-inclusive Canadian pension plan we must go further than giving information. I know the parliamentary secretary to the Minister of National Health and Welfare will agree with me because he is a serious-minded young Canadian who is trying to help the Canadian people.

Mr. Munro: Are you dealing with clause 91?

Mr. Horner (Acadia): I am dealing with clause 91. I have it before me and I am particularly interested in it. I think the giving of information is not enough. We must go further. I should like to hear particularly from the Minister of National Revenue and I ask him this question. Has he studied the various categories to be found in the 5,000 different pension plans across Canada to which these people have already subscribed and into which they must pay? Has he studied the problem? Has he tried to categorize these 5,000 different pension plans? Has he tried to arrive at some special pro-