

Canada Pension Plan

have holes in their heads or that we had better stop and take a look at what we are doing. Of course, we cannot agree with Premier Lesage all the time, but obviously he has taken a long and serious look at the basic principles of the pension plan proposed to this parliament and has decided that it represents a wrong approach. Having received a warning to this extent, I believe the government should pause, reconsider and make sure we are moving in the right direction. It is not merely the absence of participation by the particular province of Quebec that makes this so noteworthy. It is the fact that this is supposed to be the Canada pension plan, and we are leaving out one province. This is the aspect of the basis on which we are proceeding that gives me most trouble. I cannot convince myself that enough time and effort have been spent by the government, that there have been enough negotiations with the provinces, or sufficient consideration of this plan. I cannot believe it would not have been possible to have arrived at some plan acceptable to all the provinces, a plan which could have been a truly national plan covering all Canada.

All members of this house will recall the distinctly political way in which the minister outlined the pension plan last year. We know there has been a considerable amount of discussion since then and that there have been a number of changes. My caution about the need to go slowly in this regard is borne out by this past performance. There have been many changes. The process of consultation and reconsideration has resulted in considerable changes in the basic approach. I would very much like to see a plan which included participation by Quebec. It is not the fact that one province is left out that is so serious. We are all Canadians and we should be treated equally. It is the fact that as a result of the exclusion of one province the plan is less desirable from the point of view of all the other provinces. People do change their jobs. They are shifted from one province to another. They might even find themselves shifted into Quebec. That they should be worried about this aspect seems to me to be most regrettable.

I should like the committee to consider what is, in my view, an excellent statement appearing in the *Financial Post* on the front page of the March 14, 1964 issue under the heading "Need Close Look at Pension Perils". It reads in part:

Every responsible Canadian has to be concerned with the economic health and social welfare of his fellow citizens. This concern must extend far beyond next year and the next. It stretches onward to the decades when it is the children of

today's policymakers and voters who will be the beneficiaries or the victims of current decisions.

In the contentious Canada pension plan we have an excellent example of long term policy making problems. Basic decisions made in coming months about government pensions are decisions with which this country and its people will be stuck for generations. Once created and set in motion, a government pension program is a juggernaut that cannot be halted and over which nobody, including the government of the day, will have effective control.

Some kind of pension arrangement is sensible and desirable in our kind of society.

But there is so much election day power and magic in the very word "pension", and so very little general understanding of the mathematical and economic complexities of the subject, that Canadians may soon be swept along into a reckless decision about pensions which will be a curse to this nation for a very long time to come.

To those who make up their minds on a fast, superficial glance at the question, there is undoubtedly appeal in a pension scheme run by Ottawa. That would look neat and tidy.

An Ottawa plan, of course, has infinite appeal for people at Ottawa. The bestower of apparent blessings can expect enthusiastic gratitude at the polls. It would add a powerful new device to the many devices central government now has for "redistributing" the personal earnings of the individual Canadians.

However, the dream of a completely centralized national pension colossus has been ended by the Quebec decision not to go along.

Premier Robarts of Ontario still refuses to be stampeded. He takes the sensible view that the key issue is not just getting any "pension plan", but what the pension plan adopted will actually do for Canadians and for Canada.

There is more than one province left out. There are hordes of people left out who are not covered by the pension. The ordinary working man who is going to get the benefit of this pension is just as anxious to have a plan to protect his widow and young children, or protect his orphaned children if both should die. This is as much a concern for him as concern about whether he will have something to retire on at 65 or 70. This basic approach to the whole problem, whether we are just taking care of him in his old age or whether we are looking after the equally important part of this problem, should be considered at this time, when we are starting to introduce the plan. The working people in Canada are concerned that the government bring forward a plan where, if after 10 or 15 years with one employer a man is fired or has to change employment, provision is made that the benefits he has built up under his own plan will not be entirely lost.

I said I was going to keep my remarks brief, Mr. Chairman. Many criticisms can be made of the plan, and I agree with my friends that after we see the bill some may disappear and new criticisms may arise. I think the best thing which could happen to