

Canada Pension Plan

administrator has not in the past been able to exercise any leniency. The matter now comes before a board. A person may say, "I am totally and permanently disabled, I have lost a leg and I am crippled with arthritis and can hardly move around". The doctors' reports all indicate this is the case, but the board says, "Well, you got here, didn't you?"

I am happy that under this new social security scheme the federal government will give consideration to such cases. Certainly all you have to do is to read the new provision and you will see the difference. I congratulate the minister on this because I have seen a great hardship and abuse under the present federal-provincial plan. The controlling words up to now have been "totally and permanently disabled" but in the white paper these are the words used:

—if an examination reveals a medically determinable impairment in which physical or mental disability is so severe and prolonged that he is unable to secure regular, substantially gainful employment.

Then he is considered to be disabled. Let me tell the minister that there will be thousands of persons throughout the nation who will be found to be disabled to the extent that they are not able to earn a living, not able to look after their families and in many cases not able to look after themselves. It would seem that with this change thoroughly fair and reasonable treatment will be accorded to them, and the minister is to be congratulated. I do not want to take the time to go into the other changes in these federal-provincial shared plans but I think that all the changes are advantageous.

I wish that parliament and the government had been strong enough to develop a completely federal plan because I believe that when we take into consideration the whims, the wishes and sometimes the eccentricities of ten provincial governments we cannot end up with the best plan possible. In my opinion the federal government should have had the audacity and the guts to introduce a completely federal plan and to tell the provinces that they could either participate in it or not but that the federal government intended to provide for those who wished the best plan possible for the money available from every Canadian who wanted to subscribe to the plan. If the government had done this I believe that the disagreement with the province of Ontario in particular would not have arisen.

But I was particularly surprised to find at the time of the second plan or possibly even

[Mr. Peters.]

the third plan that the province of Quebec had developed a much more humane and advantageous pension plan that the federal government was providing. When I found this out I agreed that the government of Ontario should also say "me too". I think the minister should have disregarded the pressures that were being exerted by the insurance companies, pressures that do not appear to be evident at all today because members of the Conservative party have not risen in their seats to oppose the plan in any organized fashion. Therefore I presume that the insurance companies have abandoned their opposition to the plan. But as a Canadian I do wish that sooner or later the government would have the guts to present a plan on a national basis for the money that is available to them at that time. I also wish that they would then say to the provinces: You are welcome to participate in this plan if you wish, but this plan will be provided for every person in the country who wants it and we are not going to make any other arrangements. We will provide the right for you to opt out if you wish, but that will be final. You will not be allowed to come in and opt out as is the case with this plan.

Surely one day, Mr. Speaker, we will have a federal plan that every Canadian in every part of the country will be proud of and that we can brag about throughout the rest of the world as being the best pension plan in the world. I am sure we cannot do so today with the plan we have before us, but I believe that we have the facilities and the growth in productivity that should have enabled us to say that about the present plan.

Mr. Gray: Will the hon. member permit a question?

Mr. Peters: Certainly.

Mr. Gray: Is the hon. member not aware that the bill before us provides for compulsory coverage of the self-employed and the farmers? Perhaps the hon. member's speech was founded on the previous bill.

Mr. Peters: Well, there have been so many of them. I agree there is a clause with regard to limitation of income but having regard to the incomes that most farmers report under the Income Tax Act I do not believe they will meet the compulsory requirement and therefore they will not be covered.

Mr. Frank Howard (Skeena): Mr. Speaker, it was my understanding that the parliamentary secretary to the Minister of National Health and Welfare also wanted to speak, but