

*Canada Pension Plan*

this objective is perhaps open to question. However, I do not think there is any question about the fundamental proposition that when people reach retirement age they should be able to enjoy their latter years of life without having to worry about where the next meal will come from. I believe, therefore, that the underlying principle of this measure is sound and worth while.

We have in mind the recommendations and propositions which have been received in support of such a proposal from farm organizations, labour unions and other groups which have lent their support to some form of pension plan, and I would venture the suggestion that there is fairly general feeling in favour of some type of pension plan which would bring to the people an assurance of an adequate income in their declining years. The details of such a plan are, however, the subject of extensive discussion and concern. As has been pointed out tonight, the proposal for a Canada pension plan has received a mixed reception. From some circles has come wholehearted support. In others, there has been an element of wariness; people are wondering whether the proposals are sound, or whether there might not be a better plan than has been suggested up to now.

The third position which has been taken has been one of outright opposition. We ought possibly to concede the point that there may have been some personal interests involved, but on the other hand I believe many Canadians are sincerely questioning the measure and the proposals which have been advanced. As we are aware, one province has already opted out of the plan. Quebec has decided to institute a plan of its own, and there is a serious question whether Ontario is going to go ahead. I believe the minister made a statement some time ago to the effect that if Ontario did not come in the plan would not be feasible. I think that was the gist of the statement, although I accept correction if I am wrong.

In a Canadian Press report in today's *Ottawa Citizen* headed "Renewing pension study", it is said:

Kenneth Bryden, New Democratic party member of the legislature for Woodbine, said Monday night that Premier Roberts is rumoured prepared to bow out of the Canada pension plan at the Quebec city federal-provincial conference March 31 unless Quebec decides to enter the plan.

So it seems as though there is still a big question whether there will be a Canada pension plan. Because if the premier made the statement to which I referred, and if Ontario did not come in, then the plan would not be feasible. And if this rumour becomes a reality and a fact, then it does not look as though we will have a plan at all. It seems a very serious situation is developing.

I believe the recommendation and the suggestion of the minister that this plan be submitted to a joint committee is very worth while. Before that joint committee, those with worth while suggestions to make and ideas to advance will have the opportunity of doing so. It could be that, with the scrutiny it would receive before a committee, many of the features which are causing some concern in the minds of the people will be resolved, and it will be even more acceptable than it is now.

The major considerations were underlined by the Minister of National Health and Welfare this afternoon, and I believe they are very basic. One of them was that adequate income for retirement years is desirable for the people of Canada, and I think there is no question about that. The problem is that incomes today are themselves inadequate.

A great number of families across the nation have incomes today which are inadequate to meet demands, and people cannot make ends meet. We are faced with the situation that, in an age and an economy of abundance, a great many people are not able to avail themselves of the abundance provided, and instead of enjoying the good things of life during their working years are living on the borderline of destitution. I think this is an indictment of our financial system, and the time is long past due when we should be considering a system which makes it impossible that a situation should arise where our people cannot receive incomes commensurate with the needs of the day.

People are haunted by fear and by the thought of what will happen when they can no longer engage in any kind of employment—when they are put on the shelf, as it were, as far as productive employment is concerned. Many face destitution in the days ahead. Therefore I think it is a sound consideration that some provision must be made whereby our people can have adequate incomes for their retirement years, and this income must be provided for the greatest number of people. The minister also referred, I believe, to this point. It was pointed out that there are about 1,800,000 workers at the present time who are covered by private plans, but this leaves by far the greatest percentage of the people of the country not covered in any way by pension plans. This is a point which should receive the closest study.

The portability of pensions is also very essential. It is very unfair that a worker should lose his pension benefits because for some reason or other he chooses to transfer his services to some other area or place of work. Therefore I believe the principle of portability is an absolute essential if we are