

Old Age Security Act Amendment

the argument advanced on this side of the house but that is purely coincidental. These remarks are not entirely influenced by this fact, but perhaps they are partly.

Now I should like to direct my remarks to the employment of old age pensioners. On page 10710 of *Hansard* the minister cited the example of an old age pensioner working part time. He said:

Another example would be a recipient who has a part-time job from which he receives \$360 a year. He would receive an income supplement of \$180 which along with the \$900 basic pension, would bring his annual income to \$1,440.

I suggest to the minister and to the house that this regulation will discourage people from working. I happen to be one of those who consider it a great privilege to enjoy sufficiently good health so as to be able to work. Considering the education which is available today I do not think that working has been sufficiently glamorized. It is a great thing to be able to work, to have the health to work, to have the ambition to work and to have work to do. We have heard of people who are punished by not being given any work to do and we know that sometimes they go crazy. If I am right in believing that this provision will discourage people from working, and I believe I am, then I say this should not be so.

I wish to urge the minister, when he has a few moments to himself, to think about allowing people to receive the supplement in addition to whatever earnings they may obtain. I am referring to people who are fortunate enough to have good health and who have the urge to work, people whose experience of a lifetime may be most useful to industries in their locality. They may be needed and their experience may be valuable. They can contribute to the productivity of the nation if they are allowed to work. I do not think that a man should be obliged to retire at the age of 65. It may be necessary for him to retire from the job which he has held, and I will not argue with this, but he should be allowed to contribute to the productivity of the nation in some capacity. The nation should not be deprived of the experience which a man has gained in his lifetime. I ask the minister to consider this point. This regulation will discourage a pensioner from working.

I ask the minister to listen carefully to what I have to say. He spoke about the pensioner who earns \$360 per year, which is only \$30 a month. He will receive the same amount if he does not do any work at all and on top of that he will receive an income supplement of \$180.

This means if he works he will only receive what amounts to half pay. It seems to me that this will discourage the man who really wants to work. Somebody will say to him, "Look, you are crazy because all you have to do is stop working and sit at home. You will then earn as much except for \$15 a month which you would spend anyway for extra clothes to go outdoors." I say to the minister that this is wrong. This will be a deterrent to the man's productivity. It will hasten his end; it will shorten his life. There is no question about this in my mind.

The minister should consider seriously an amendment allowing a man or woman to match his pension dollar for dollar by earnings and receive the supplementary payment as well. It might also be considered desirable to allow a married man and his wife to earn an equal amount jointly so that if one of them is incapable of working because of ill health or for other reasons the other can earn the full amount. I know of cases where the man cannot continue to work productively after he has retired but his wife can do so. Therefore I urge the minister to consider the married couple as one unit as far as receipt of the supplement is concerned so that either of them will be encouraged to work. Many businesses with which I am familiar have many valued employees of pensionable age who like to work. Generally speaking their services are very efficient and very good.

● (8:20 p.m.)

I make these suggestions to the minister in the hope that he will give them consideration. I believe they are good for the individual and are good for the nation. After all, we must export to live. Canada cannot possibly survive with only domestic markets. We have vast resources and are a very rich country but unless we can produce goods, whether they be gold, silver, lead, lumber or no matter what, in competition with other countries in the world there will be no demand for these goods. Consequently there will be no jobs and no revenue coming in for the minister to finance these welfare plans of which he certainly has special knowledge. This is why I have made these observations about what might be done in the interests of the individual and in the interests of the nation, and I do not think a great deal more funds need to be provided to implement these ideas.

I do not wish to throw cold water on this legislation but I think we would be stupid and blind if we did not stop to consider for a