

ber, 1977. This figure can be classified further into two additional groups. Of these estimated 188,000 workers, 124,000 were 65 to 69 years of age, and 64,000 were 70 years of age and over.

If the motion of the member for Edmonton West were to be taken literally, these 64,000 Canadians would be tossed from their positions and legally forced to remove their experience and expertise from the labour market. Sixty-four thousand Canadians would find themselves ostracized from the work force simply because they were 70 and not 69. I do not think any member can honestly expect this or any government to take this kind of step. I do not think the hon. member for Edmonton West intended that such steps be taken; in fact I am sure it was not his intention.

Many of civilization's most significant contributions in the diverse fields of science, art, music, literature, law, philosophy, even in the realm of politics, were made by men and women who were leading productive lives long after age 70. Illustrious names such as Einstein, Galileo, Michelangelo, Goya, Picasso, Verdi, Voltaire, Socrates, Plato, Kant, Confucius, Queen Victoria, and Winston Churchill form a far from totally inclusive list. In fact hon. members need search no further than the confines of this Chamber to appreciate that the ability to make important contributions to society does not cease automatically once a person celebrates a birthday. We cannot afford callously to toss aside the resources, the rich vein of experience, knowledge and expertise to be mined from the most senior strata of our population.

Certainly we could not contest the assertion that, for some Canadians, to work beyond 65 years of age is the healthiest thing they can do not only for their own well-being, but also for the social and economic health of this nation. But is that the case for all Canadians? Do we all want to spend the twilight years of our lives toiling on a production line, drilling in a mine, or sitting behind a desk? I think not. After all, for many Canadians retirement is the culmination of a fruitful career, a fulfilling segment of life when time-consuming interests can be pursued. For others, it means simply that they can take a long awaited rest from their labours, in relative financial security. If it were ever possible for the Government of Canada to enact legislation such as the hon. member for Edmonton West has proposed, I fear it could well prove to be to the detriment of the needs and dreams of a vast segment of our population.

In this regard, I can appreciate that considerable attention of late has been focused on the United States' movement to enact such legislation. However, while it may be commendable to clamber aboard the United States' bandwagon on many issues, it is not clear that it would be appropriate in this case. The Canadian government has a limited mandate in this social area. I think that is the nub of the problem.

Much of the constitutional authority on the subject of pensions rests with the provinces. Hon. members will recall that the enactment of, first, the Old Age Security Act, and later the Canada Pension Plan, necessitated amendments to the British North America Act to grant the federal govern-

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ment sufficient constitutional authority to proceed with the establishment of these programs. In the field of private pension plans the federal government has jurisdiction over only the limited number covering certain types of federally-regulated employment. The majority of private pension plans in Canada fall under provincial jurisdiction.

I am quite concerned that Canadians might be led to believe that the federal government has somehow instituted a compulsory retirement age through our two national pension schemes. What must be underlined is that neither the Canada Pension Plan nor the old age security program imposes a compulsory retirement age on Canadians. The limits which both these programs contain are simply provisions setting a minimum age of 65 for receipt of retirement pensions. That point is clearly made by the hon. member for Edmonton West. I appreciate that.

Here, perhaps, is the root of the confusion. The government plans allow payment of benefits as early as age 65. For a variety of reasons, employers across the country have followed the pattern and instituted normal retirement ages of 65 for purposes of their pension plans as well. I should like to stress the word "normal" because many, perhaps even a majority of Canadian pension plans contain provisions which explicitly permit the deferment of a member's retirement date. In other words, even in the private sector the mechanism is flexible enough that retirement at age 65 is not a hard and fast rule. Of course it cannot be ignored that the private pension plan can be used as a rationale for retiring employees at 65. However, it should also be remembered that, for most private plans, the pension contract is subject to collective bargaining. Thus, employee representatives must share the responsibility for establishing a retirement date in these cases.

I have stated that both the Canada Pension Plan and the old age security program provide for the payment of benefits when the applicant reaches age 65. This was not, of course, always the case. Many members will remember that the decision to reduce to 65 the age for payment of these benefits received widespread acclaim. Also, it was not so very long ago when the Canada Pension Plan applied retirement and earnings tests to Canadians between the ages of 65 and 69 who were in receipt of retirement pensions. Under these tests, a Canadian who continued to work beyond age 65, for example, could not receive any benefits, while even those who had retired were subject to a test reducing their Canada Pension Plan retirement pension by half of all earned income on a specified salary band.

The rationale for these tests was the idea that a Canada Pension Plan retirement pension should be paid only to those who were truly retired. Parallels were drawn with the private pension field, where there is an implicit retirement requirement in the sense that an individual cannot be in receipt of a retirement pension from his employer's pension plan and simultaneously work for the same employer. Thus, at the time the plan was being designed it was decided to provide a pension on retirement rather than an annuity payable automatically at a prescribed age, such as the old age security