

Canada Pension Plan

mortgage their salary further and to deduct from this salary the contributions required to give them a pension in 30 or 40 years hence.

This is indeed to collect, today, poverty from people who cannot possibly pay anything more, in order to redistribute this poverty in 30 or 40 years hence.

We have also other cases where the pension plan is not too clear. In my riding, there is the Noranda company where miners have been working for 25 or even 30 years. At Noranda mines, there is a pension plan to which the employee contributes \$1; the company agrees to contribute the same amount. At this point, many Noranda miners have a pension of \$7,000 to \$8,000. These people are wondering whether this pension plan will be involved in this accumulated fund. They do not know where they stand.

Even if the national pension plan does not affect the pension plan to be adopted in Quebec, it remains that the principle of the two plans is the same. They are worth approximately the same thing. And I maintain that this pension plan proposed by the government is far from being as advantageous as the plans provided today by private enterprise for workers, labourers, all classes of society in Canada. Insurance companies, other types of companies, industries, have pension plans for their employees. I just mentioned the Noranda mine. I worked in an industry in the northwestern part of the province where we contributed a weekly amount of \$1, and the company was pledged to double that amount, that is to add another \$1. I believe that plan was more advantageous than the one which the government is offering us today.

Before the government intervenes in such a matter, why did it not transact with those who at the moment have pension plans? Then we could see what plans are the most advantageous and the less expensive for the population as a whole. That was not taken into consideration. The government wishes to justify Bill No. C-136 by saying that private enterprise failed miserably in an area where the government had not yet intervened.

Mr. Speaker, let us beware of the government and of the promoters of government interference in this social legislation, because I am convinced that private enterprise can better help human beings and the Canadian society than the government or the Minister of National Health and Welfare.

At present, there exist all kinds of plans on a national basis or joint plans on the national-provincial level. Those plans cost the

Canadian citizens and taxpayers twice what they would pay if we turned to private enterprise instead of applying measures with an ever-increasing socialistic character. In a country like ours, where we can guarantee economic security and personal freedom to every citizen, why, Mr. Speaker, do we need a bill like this one which states: You shall pay all your life and, when you reach the age of 65, we will give you \$51?

What will we do with the 45 year old men who will lose their jobs at that age?

At the present time the government is faced with the problem of people over that age. Employers are being offered, especially in the winter in a period of unemployment, \$75 a month to hire a man over 45. What will the government do with these men between 45 and 65 and its pension plan established under Bill No. C-136?

What security is there for the men replaced by machines, for instance? Does this bill provide a measure of security for the worker who will be put out of a job by automation? No, Mr. Speaker, we fail to see anything in it.

What we see is a pension at 65 or 70. Mr. Speaker, Social Credit has been saying for a long time that all those government measures, all those plans are absolutely powerless to solve the problem.

To reach into the pockets of a group of citizens to redistribute their poverty to another group who need it still more is not a solution. To take from those who have something and give it to those who have nothing is not an answer: the government is not a public charity agency. What the government should do is to balance the Canadian monetary system according to our large physical possibilities, instead of setting up a plan to pay pensions at age 65, and to establish immediately a national dividend for all the citizens who build and make this country. That would be a solution. They are afraid to consider it.

Yesterday I read in the *Canadian Labour* magazine the statement of an economist which appeared in a publication of the federal government:

Report of a conference by Robert Theobald, a British economist in the employ of the American government, before the International Association of Employment Security Personnel.

This report was published in the September 1964 issue of the *Labour Gazette*, which is a federal publication.

This is what the article says:

"A guaranteed annual income for each child and each adult, as well as the payment of a salary to university students were the main recommenda-