

Canada Pension Plan

Minister of National Revenue and the Minister of National Health and Welfare. The latter said that there can be portability within a province, but when she was asked the direct question with regard to having a plan which guaranteed portability without the province she did not answer and did not intimate in any way that it could be done. The Minister of National Revenue has used words like "presumably" and "we will work toward portability", but it seems to me that in this plan we must have a guarantee of portability. The minister throws up his hands, but within the last five minutes we have had from the two ministers two very different statements with regard to the essence of the plan, the question of portability. A question was put to the Minister of National Health and Welfare to this effect: Would portability have to be guaranteed by a province going out on its own?

Miss LaMarsh: Let me ask a question right there so I can make sure we are talking about the same thing. Will the hon. member explain what he means by portability, if a province is opting out, portability where and when?

Mr. Pugh: I would have thought that would have been made abundantly clear by one or two of the other ministers. Let us say I have been living in Alberta or British Columbia and I go to work in Quebec. Then all the benefits I have had previously as a result of paying into a provincial plan or the Canada pension plan will be made available to me. This is the point. The province will then have to have a portable plan. I take it that under the Canada pension plan portability is one of the essentials. It is absolutely essential that portability be guaranteed throughout Canada in order to protect the benefits of workmen throughout Canada. If a province sets up its own plan, then surely you do not say that you are going to work toward portability or presumably you will arrive at portability. Surely in the legislation which is before this parliament it should be cut and dried.

Mr. Benson: In answer to my hon. friend's question, I do not think that what the Minister of National Health and Welfare said was at all different. Initially when the Canada pension plan is passed, if Quebec passes a comparable plan as everyone assumes they will, and I honestly believe they will, there will be complete portability between the Canada pension plan and the Quebec pension

[Mr. Pugh.]

plan because, as I indicated, it is anticipated that an agreement will be made so that a single cheque will be paid. A person can move from one place to another, accumulate benefits in one place and then in the other, and then on retirement get a single cheque.

If in the future another province decided to move out of the Canada pension plan, which I think is highly unlikely and hypothetical, presumably arrangements would be made at that time in order to ensure portability and a single pension cheque. But how can I say that an arrangement will be made or how can it be said in this legislation? It can be said in the legislation that at the time they move out it must be similar so that at that time there would be portability. But if there was no agreement signed between the province and the federal government that they would move along the same lines or would continue to work together with us, then in a subsequent period there might not be portability as between that province and the provinces in the Canada pension plan and the Quebec pension plan.

Mr. Pugh: Is the government willing to accept the fact that a province can, using its own plan, come into the Canada pension plan and then vary its own plan and take away that portability which is the essence of the plan as the minister indicated by nodding his head? What I am suggesting is that the government come out and say that they will not allow their plan to be superseded by one that lacks portability.

Mr. Benson: Under the British North America Act I do not think any federal government can say this. What we can say is what we are permitted to say under section 94 of the British North America Act and under this legislation, that when a province moves out they must provide a plan which must be portable at that point, but we cannot tell the province what it must do beyond that point.

Mr. Pugh: I am not quite satisfied, because when the minister was speaking a few moments ago he said "it is assumed this will happen", "it is anticipated this will happen".

In addition, almost every other word he used was "but". It seems to me that we cannot leave this clause until we know that the Canada pension plan will be portable, and that its portability cannot be harmed by one or two or more provinces going out. The legislation which we are passing today allows each and every province, if it so wishes in