

*Canada Pension Plan*

Does this mean provincial employees or just what does it mean? There are so many questions that arise but I am not going to pursue them today.

I should like to impress upon the people of Canada, Mr. Speaker, as I did at the resolution stage, that there is a great discrepancy between people who are hired by somebody and the self-employed person. I gather that we, as members of parliament, will have a deduction made of 1.8 per cent of our pay up to \$5,000. Is this correct? The minister nods, yes. Some person who is running a corner grocery store is going to have to pay 3.6 per cent of his earnings. The farmer is going to have to do the same. I do not believe this provision is going to be acceptable to many of the self-employed people in Canada. In other words, I believe one might say that the self-employed are going to pay exactly 100 per cent more towards a pension than those who are employed at the present time.

In so far as reciprocal agreements with other countries are concerned, I am not against them. I think this is a wise provision. I ask again, how many provinces have indicated a desire to enter into the scheme? I should like to ask one more question. If a province requests the federal government to enter into a reciprocal agreement with another country, must the federal government do so? I will put it this way. The minister, thus far, has only mentioned the province of Quebec so I will refer to Quebec. If the province of Quebec asks the minister to enter into a reciprocal arrangement with Italy or any country in South America, must the federal government enter into such a reciprocal arrangement? I ask her that question.

There are other items, Mr. Speaker, about which I am not going to comment in detail this afternoon. We want to get this bill into committee, and I know there are many other speakers to be heard. There are one or two things under part IV upon which I should like to comment. I notice the minister has retained one feature, and I must admit I am probably responsible for this to some degree. I notice that clause 120 of part IV is being amended, but this part is being retained:

Subject to the provisions of this act and the regulations,

(a) a monthly flat rate pension may be paid to every person who has attained 70 years of age and has applied to receive such a pension,—

Then, we go down to paragraph (d):

(d) has resided in Canada for at least one year immediately preceding the day on which his application is approved.

[Mr. Monteith.]

I notice this provision is being retained. I know also from my experience in the post the hon. lady now holds that great hardship is caused in certain cases. Frankly, I do not know the answer, but if a wife of lesser age may be living with a husband in California or in a warmer climate in the south, this provision means she must come back to Canada to reside for at least a year before she attains the age of 70 to be eligible to receive her pension. I am only pointing this out in the hope that possibly in the last year and a half or so, additional experience has been gained which would permit some cure of this inequity which often develops.

There is one provision upon which I must congratulate the minister. I refer to clause 122 of the bill. It is very rarely that I ever congratulate a minister of the government because frankly, I do not believe they deserve it too often. This particular provision indicates that where a person has applied for old age security and it is found subsequently he is older than was thought, the date of eligibility for the pension may be made retroactive one year. I have known this to happen during my tenure of office, and I feel this is a good move. In fact, I was planning such action myself when circumstances suggested otherwise. I do believe this is a good move in the right direction. When a person reaches this age, quite often the family Bible has been lost and the person might not be as mentally alert as previously. I have known four people in one town to have this happen to them within the course of a few months. These four people all applied for their pension when they were actually 71, but it was impossible to do anything for them. Now it is going to be possible to make the pension retroactive one year.

I am going to close my remarks by saying that the government has shown complete ineptitude in handling this whole question of pensions. At last, at long last, we have reached the second reading stage of the Canada pension plan bill. We want to get on with the job, and we want the government to get on with the job.

**Mr. Stanley Knowles (Winnipeg North Centre):** Mr. Speaker, the Minister of National Health and Welfare (Miss LaMarsh) would hardly expect me to share completely her enthusiasm for this bill, as though it were the last word in pension legislation. I must say also that I cannot join in the ranting and complaining that we have had from the hon. member for Perth (Mr. Monteith).