

amendements likely to improve it, either at committee stage or on second reading.

[English]

**Mr. Joe Flynn (Kitchener):** Mr. Speaker, it gives me a great deal of pleasure to follow the hon. member for Winnipeg North Centre (Mr. Knowles) in the discussion on this important subject. The hon. member has been talking about this subject for many more years than I care to remember, and in fact more than some of us will ever get the chance to remember.

**Mr. Paproski:** Over 100 years!

**Mr. Flynn:** His having been able to contribute to this government for over 100 years has certainly enhanced the government's position. Perhaps it is his nurturing and feeding of information that has allowed this government to become far wiser and a far better listener.

**Mr. Baker (Grenville-Carleton):** Even if you do listen from a helicopter.

**Mr. Flynn:** With the big blades whirling around, it would be very comfortable. I want to direct some of my remarks to the hon. member for Hamilton West (Mr. Alexander). I rather empathize with him. He touched on some points which have certainly caused a great deal of concern. It must be remembered that Bill C-62 is the result of an agreement at the federal-provincial level. Out of those meetings have come suggestions for better legislation, certainly for the aged.

The hon. member for Hamilton West said that most of the Conservatives were not here because they were attending caucus. I thought perhaps they were down in Halifax in caucus choosing a leader, and choosing one as capable as the man from Hamilton West could mean an addition to the strength of the party and a great contribution to this country.

● (1500)

The particular point the hon. member for Hamilton West brought out was the fact that this bill does suggest we are only paying attention to the spouses and, of necessity, unmarried spouses. But I do not think that is particularly true. I think we should not fall into that danger. We should remember compassion and the compassion this government has shown all along for those who are in need.

I think the Old Age Security Act, with this income test and allowance, is a guaranteed minimum for the level of income that we want to reach particularly in this group. I might remind the hon. member for Winnipeg North Centre that if these two people had nothing at all they would start out with \$408, and that is considerable, considering that they now have nothing. I think that in this group, and in the group he particularly alluded to, the danger arises in the area of the spinster, the widower, the bachelor, the single person, the lonely person, the person who has nobody to lean on, no crutch, no assistance at all at this age level. The latter, particularly, might become a victim of early retirement, and I think we have to be very careful of the early retirement situation to which this could lead.

Early retirement has a ring to it for hard-working Canadians during moments of heavy job pressure, and it

### *Old Age Security Act*

may sound like the promised land. But the visions of pleasant leisure have proven mirages to many people who have had to face the many problems that retirement brings.

One crucial factor which must be taken into account in deciding the lower age of eligibility for government pensions under Old Age Security or the Canada Pension Plan is the effect this may have on the mandatory retirement age in the general work force. Certainly the last lowering of the age from 70 to 65 drastically reduced labour force participation by people over 65 by one third.

When such earlier retirement is voluntary this is one matter, although as will be seen not all who voluntarily retire wish to remain in retirement, especially after a year or two. But when retirement is involuntary, when it becomes automatic at a certain age regardless of a worker's wishes to stay on, then the question becomes more complex. Is it desirable to move toward a lower eligibility age, which may drastically affect the normal retirement age throughout the economy, before the desire for and the capacity to live with early retirement are determined for the working population aged from 55 to 65?

I am reminded that this may come quickly. Today my secretary turned 50 and pretty soon she will be up to that 55 to 60 bracket, and while not being able to wish her a happy birthday from this seat we wish her well and know she will eventually, as the mother of eight, go into retirement, and to a good one. Happily she will know the government is looking after her retirement, and that people like her will be looked after the same way.

It is not inconceivable that employers could use the availability of government pensions to get rid of older workers they feel are redundant or less than fully productive; they could ensure that these people could qualify for the government pension by the simple expedient of removing them from the labour force or by firing them. Yet these men and women may have no wish to leave work at all. Many people do wish to continue working until they are 65, as can be seen in many instances. For example, despite the excellent pension plan available to qualified federal government employees who retire before the age of 65, only about 15 per cent of those eligible exercise their option to do so.

Aside from the effects of early retirement on the workers themselves, there is also the general economic impact to consider. Even if almost all retirements are voluntary, what would happen if due to the impact of lowering the old age security and the Canada Pension Plan eligibility age, a large number of highly skilled and highly productive workers decided to leave their jobs? We must not underestimate our older workers. Less and less work is manual where the premium is on youth and on strength. Speaking of youth, I know of somebody else who is going into retirement tomorrow. When the hon. member for Lafontaine-Rosemount (Mr. Lachance) goes up to the altar and takes unto himself a bride. I think he is to be congratulated.

**Some hon. Members:** Hear, hear!

**Mr. Flynn:** More and more, long years of experience and technical training pay extra dividends which cannot easily be replaced. How much poorer the world would be if