

*Canada Pension Plan (No. 2)*

examination of this matter with the provinces, or immediately after, before reaching a binding conclusion.

Mr. Speaker, this is what I have to say for the time being about the Canada Pension Plan. I will keep my remarks for a later debate and I wish to conclude by again congratulating the minister and assure him of the best sentiments of all my electors and constituents who are quite in favour of this measure.

[English]

Mr. P. B. Rynard (Simcoe North): Mr. Speaker, I listened with interest to my young friend from Madawaska-Victoria (Mr. Corbin) and his suggestion about retiring every member at 60. We will soon have to get rid of the Prime Minister (Mr. Trudeau), the Leader of the Opposition (Mr. Stanfield) and a few others. I would have gone long since.

Mr. Corbin: No, that was not my suggestion.

Mr. Rynard: Then I apologize. I thought the hon. member was saying he would retire people from here at 60 and suggested this should be done. I suggest to him that as long as we are able to work it would be a lot better if we kept on working, because we would continue to pay money to the government which would provide the very pensions that we are talking about. The one thing he should not forget when he brings up that argument is that there is a lower birth rate in Canada today, which will mean less people working and less revenue for the government. Some people would like to retire at 50. I agree with the suggestion that, unfortunately, there are some people who should not be working even at 30 years of age. When you are talking about geriatric aid, I should like to remind you that this can apply as early as age 18 rather than the age of 50 to which you referred, and I just want to put that on the record.

● (1640)

Perhaps I should compliment the minister for bringing this bill forward, although it seems to take him a while before he sees that justice is done. I think he is attempting to do something that should have been done quite a while ago, but I do compliment him because it is better late than never. I do not blame this government for all the inflationary problems we are now facing because, as the hon. member for Madawaska-Victoria said, inflation is a world-wide problem. However, I think inflation is worse in Canada than in many other countries, and I want to straighten the record in that regard. We must continue to adjust our social security programs if we want to deal fairly with the people.

Recently I attended a meeting of people from the Canada Pension Plan, people from the Unemployment Insurance Commission and people from the manpower program. It was very interesting to hear the remarks of certain accountants in attendance at that meeting. They suggested that only about 5 per cent of the people understand this legislation or can properly interpret the Canada Pension Plan. I should like to know what the government is doing to remedy this situation.

I was interested to learn that offices are being opened in various cities to deal with Canada Pension Plan applica-

[Mr. Corbin.]

tions and problems, but I understand that the men who are sent to operate these offices spend only two days a week in the office and it is very difficult to make appointments with them. Apparently there is no one answering the telephone for the other three days a week. It is amazing that the biggest corporation in Canada with the largest payroll cannot afford to locate all these offices in one building in order that the people can get the service they require. There should be someone in attendance five days a week to at least answer the telephone so that people do not drive 20 or 25 miles only to find that they must wait in line or cannot see the individual on that day. I feel that these government offices should be located in one building in any given city. In this way we would have manpower officers, unemployment insurance officers and those associated with the Canada Pension Plan all available at the one location.

As the minister suggested yesterday, as of January there will be 500,000 people benefiting from the Canada Pension Plan. He also referred to the 20 per cent increase in inflation we have witnessed since 1967. This has had a marked effect by depreciating the value of our dollar. The main things required by an individual who retires at age 65 are food and shelter. These are basic necessities, but I draw the minister's attention to the fact that the cost of food has increased by about 14 per cent and the cost of housing has increased by about 12 per cent. The proposed changes in the Canada Pension Plan will by no means meet those specific needs of the retired individual.

The minister has also indicated that something is to be done in respect of Canada Pension Plan benefits for those from age 65 to age 70. If a man is able to work after his retirement why should he be penalized? After all, he is adding to the coffers of the government, and he is reducing the amount the government would have to pay in guaranteed supplement payments. I suggest that he should be given his Canada Pension benefits because this is something to which he has contributed and has a right to receive.

It seems to me that we are also treating women differently than we treat men in respect of Canada Pension Plan benefits. This is a matter which was raised at the meeting to which I earlier referred. Many people felt this was an injustice. When a working woman dies, her husband receives the full pension, but when you reverse the situation the woman only receives about 70 per cent. I think the survivors should be treated the same.

Another thing I should like to refer to is the \$650 death benefit under the Canada Pension Plan. If a man dies and his brother collects this death benefit I understand he must pay taxes on that amount, but if the government takes over and buries the man no taxes are collected. This is another situation I draw to the minister's attention.

Let me speak for a moment about the medical aspects of this situation, particularly in respect of disabled persons. The fact was brought out at this meeting that an individual must be helpless and almost confined to a wheelchair before he can get a pension. Perhaps that is not exactly true, but there is enough truth to warrant a closer look at the situation. This situation has been referred to on numerous occasions by myself and other hon. members, such as the hon. member for Oxford (Mr. Nesbitt). The