

Canada Pension Plan

a very important aspect of any national pension scheme. It will allow Canadians to take their pensions from one job to another job, and from one province to another province. This involves a significant step forward, and is a step which no federal-provincial plan could neglect.

This aspect of the proposed plan will provide mobility of the working force of this nation. This mobility has not existed in recent years, even in government agencies, because applicants over 40 years of age have been turned down on the basis that if they at that age began to contribute to existing pension plans, this would throw out the actuarial studies already being made by those agencies. This plan will allow individuals to take their pensions from one job to another and remove the disadvantage to older employees, who are unable to obtain new jobs.

Many individuals, including one *Créditiste* who spoke yesterday, have suggested that we should share our responsibilities toward poverty stricken areas. I would not suggest that pensions of \$104 per month, plus old age security, would represent abject poverty, if this plan were put into operation immediately; but I do believe that greater contributions would be welcomed by employees if suitable and graduated increases in benefits were made applicable.

In Germany for instance you are able to retire on at least half of the amount you earn in the highest five year period of earnings. They are much more advanced than we are. If you examine some of the pension plans in Europe you will find that for 50 or 60 years there has been portability between provinces, as we are suggesting here, and between other countries as well. I think the door should be left open in this regard in our pension plan so that there will be portability of sections of our social security system. Then those who wish to return to their homes will be able to carry their pensions with them. This scheme of course involves a great deal of negotiation by the external affairs department with other countries in order to make this interchange possible. Perhaps the minister is going to be able to do it; I hope she does. She probably has in mind the Geneva conventions as a possible means. I strongly urge her to consider it. I know that I, personally, have received a number of letters from persons in sunny Florida, England and other places to the effect that these persons have been prevented from receiving even their old age pensions under the terms of our legislation.

[Mr. Peters.]

There is no interchange between Canada and other countries that would allow portability of pensions at the present time.

Mr. Gray: It is in the bill.

Mr. Peters: It is partly in the bill; this mobility is only partial. Our pensions are not portable to the extent that pensions are portable in Germany, Luxembourg, Denmark and so on, where it is 100 per cent. They are referring of course to the employees pension plan and not to the whole social security system. I understand, however, that in recent times there has been a move in these countries toward portability of all of their social security.

Mr. Gray: Would the hon. member accept a question?

Mr. Peters: Yes.

Mr. Gray: Is he not aware that there are provisions in the bill permitting the government to make agreements with other countries regarding this international portability to which he is referring?

Mr. Peters: I am in agreement that there are such provision. When the minister nodded her head, I assumed some steps would be taken in this direction by her department, I would assume through some of the existing agencies. I am not saying we have closed the door on this possibility. I am saying that I strongly urge the minister to proceed with these arrangements as quickly as possible so there will be portability with other countries. This has been a drawback of the plans we have had in Canada so far.

I am quite pleased with the fact that this plan is available, when it goes into effect, to those who are less than 65 years of age. We have been plagued with many persons who are not able to find employment after they reach the age of 50, sometimes even less. It is going to be absolutely necessary to provide them with assistance, either in the form of welfare payments through provincial governments as we are doing now, or through some form of contributory pension. I know that if we can reduce the pensionable age to 65, as we have done in this bill, it is quite possible that when the plan is fully in operation adjustments will be made to reduce the age still farther. I suggest that this be considered as soon as it is feasible.

One of the disadvantages of this plan, Mr. Speaker, is the fact that it is not universal. It is compulsory for some categories, but it is not universal. Many persons who are self-