

HARLEY TO HALTON

WEEKLY OBSERVATIONS BY DR. HARRY HARLEY, M.P. FOR HALTON

In regard to the Canada Pension Plan, one might well ask the Provincial Governments to be considered in this matter, and the answer to this is of course, that the nature of our constitution is such that Section 94 of the British North America Act makes this a field of joint jurisdiction and any provincial government has the right to occupy this field to the exclusion of the federal government, which is exactly what the Province of Quebec proceeded to do and what the Province of Ontario threatened to do. In addition, consent of all provinces was required to provide disability and survivor benefits which are entirely in their jurisdiction.

I would like to proceed now with an outline of the pension plan that will now be presented to Parliament for consideration. First, let me deal with the present old age security pension of \$75 per month available to everyone at the age of 70. The proposed plan does not, in any way, reduce benefits available under this plan. It does provide that, at the option of the beneficiary, he or she may elect to take a pension which will provide, roughly, equivalent benefits at any time between age 65 and 70. The amount received at age 70, if the election is left until that time, will still be \$75 per month. If one decides to take the pension before age 70, the amount received will be somewhat less because the period of expected payment will be longer. If, for example, a person takes the old age security pension at age 65, he or she will receive \$51 per month during his or her remaining life. If the election is made at age 67, the pension for life will be \$63 per month.

Benefits under the contributory plan will be additional to those received as a right under the present Old Age Security Pension.

Coverage, under the Canada Pension Plan will be compulsory for employees with salaries exceeding \$2000 per annum and for self-employed persons with earnings over \$1000 per year. Between \$200 and \$1000 per annum the self-employed may participate on a voluntary basis. The maximum income on which contributions may be made will initially be \$3,800. This ceiling will, in the future, be raised as the average earnings of Canadians rise.

The contribution rates will be designed so that the average rate is 1 1/2% each for employer and employee at average level of earnings. The contribution rate for self-employed persons will be twice that of employees, as the self-employed must pay both the employer and employee contributions.

The contributory period after the plan comes into force will be from age 18 to the later of age 65, or when the pension is claimed, but not beyond the age 70.

The retirement benefits will amount to 25 per cent of the average adjusted wage. I use the term "adjusted wage" because, in calculating benefits, the wages on which contributions were actually paid will be adjusted upwards, as the level of wages rises in the country.

Benefits which are being paid will also be adjusted upwards, as the Consumer Price Index in the country rises so that they are more in line with the current "Cost of Living."

The transition period for the plan will be 10 years. This means that full benefits as provided under the plan will be payable to those retiring ten years after it first comes into operation.

The minimum retirement age under the Canada Pension Plan is age 65. As the level of benefits is calculated on the same basis whether one retires at age 65 or 70, one must actually retire in order to receive benefits under the Plan before age 70. It is, therefore, necessary that some form of retirement test be worked out, and the one to be used is as follows:

(a) A person may have up to \$2000 of earned income without affecting benefits received under the Plan;

(b) For earned income between \$2000 and \$1500 benefits will be reduced by \$1 for every \$3 of earnings;

(c) For earnings over \$1500 benefits will be reduced \$1 for every dollar earned.

At the onset the age at which benefits may begin will be lowered from age 70 to age 65 in stages so that after five years they will be available from age 65.

I mentioned earlier that due to the agreement announced by the Prime Minister on Monday last it will now be possible to provide survivor and disability benefits under the Canada Pension Plan. This means that the provinces will support a constitutional amendment enabling

the federal plan to provide benefits to widows, irrespective of age, to orphans and to disabled contributors.

When the Canada Plan becomes legislation there will be two alternatives available to the provincial government.

First of all, they may have the plan administered federally, in which case the government of Canada will make funds accumulated beyond those needed to pay benefits to the provinces at a rate of interest at least equal to the rate on long term federal securities. Alternatively, a province may choose to administer the plan itself within that province if it so wishes. Such a province would then pass its own legislation to enable its government to administer the plan in every way, collecting the contributions, investing the funds and paying the

benefits. I hope that this outline of the proposed Canada Pension Plan has been sufficient to indicate the general nature of the plan as proposed. I believe that this plan will ultimately be looked upon as one of the most valuable pieces of social legislation in our country and I will be proud to be a member of the parliament which enacts it.

THE GEORGETOWN HERALD
LIMEHOUSE
Thursday, May 14th, 1964
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Attend Convention Assessing Officers

We are pleased that Mrs. Alva Grieve was able to return home on Sunday, following surgery in Georgetown & District Memorial Hospital.

Mrs. A. W. Boston and Geof. Denny attended the annual convention of the Association of Assessing Officers of Ontario in London this week.

Mr. and Mrs. Lawrence Smith of Cobden visited his sister, Mrs. A. C. Patterson, Pat and Joy during the week-end.

Rev. F. M. Young conducted Christian Family Sunday services, with Misses Brughley leading in responsive reading and David Brughley reading the Scriptures lesson.

JUST BACK

How many times shall I hear? said the waiter at the restaurant variety show.

How? said the stage manager.

JOE'S TAXI
Mr. & Mrs. James Keenan
TR 7-9286
Radio Dispatched Fully Insured. 7 days a week. Free phone in McGibbon Hotel.
34 John E. Georgetown
We're here for you. You'll have us on deck!

It's the EAT IN THE MEAT THAT COUNTS



A&P LOW, LOW PRICES

- Wishbone, Regular or Deluxe FRENCH DRESSING 8-fl-oz bot 31c
- In Chili Sauce
- CLARK'S BEANS 2 15-fl-oz tins 35c
- Dal Matar, Pineapple-GRAPEFRUIT DRINK 2 48-fl-oz tins 75c
- New Brand
- PICKLES SWEET MIXED 16 fl-oz jar 33c
- Maxwell House (20c Off Deal) INSTANT COFFEE 10-oz jar 1.59
- Garbar's Strained
- BABY FOODS 4 4 1/2 fl-oz jars 49c
- Manorah Pouch Pouch (10 Varieties)
- CAKE MIXES 2 10-oz pkgs 35c
- Canned Luncheon Meat
- BURNS' SPORK 12-oz tin 35c
- Tenderleaf
- TEA BAGS pkg of 60 79c
- Kraft (Not Puffed, Plain or Fruit Flavoured)
- MARSHMALLOWS pkg 29c
- Nabisco
- SHREDDIES 18-oz pkg 35c
- Vanilla Meringue, White or Pink
- FACIAL TISSUE 2 pkgs of 333 59c

FRESH FRUITS & VEGETABLES

Ontario Grown, Hothouse, No. 1 Grade - A Holiday Treat!

TOMATOES
lb 29c

- CANTALOUPE Mexican, Salmon Flesh, No. 1 Grade, Jumbo 7 1/2 each 49c
- GRAPES Imported, Black Marinka, Fresh, Crisp and Tasty, No. 1 Grade 39c
- ORANGES Many Quality, California, Valencia 5-lb callo bag 69c
- LEMONS Many Quality, California, Full of Juice callo bag of 6 for 29c
- CORN Florida, New Crop, Yellow, Sweet and Tender, No. 1 Grade 6 for 49c

Make A&P your headquarters for Garden Supplies... Peat Moss, Grass Seed, Fertilizer, Rose Bushes, Shrubs, Etc., all low priced.

A&P Special Offer!
A POUND OF
Silverbrook Butter for 29c
With The Purchase of Four Light Bulbs of Regular Price.
This Coupon Valid Until Saturday, May 16th, 1964

**YOU CAN SEE IT!
YOU CAN TASTE IT!**
A&P SELLS ONLY RED BRAND BEEF—PROVE TO YOURSELF THAT "SUPER-RIGHT" GIVES YOU THE EAT IN THE MEAT!



**COOKED READY to SERVE
SMOKED HAMMS**

- Shank Portion lb 43c
- Butt Portion lb 49c
- Whole Hams 12 to 17-lb over lb 49c
- Centre Cuts OR STEAKS lb 69c
- SHANK HALF FULL CUT, NO CHINESE SLICES REMOVED lb 49c
- BUTT HALF FULL CUT, NO CHINESE SLICES REMOVED lb 55c

YOUNG BROILER, 5 TO 10-LB. AVERAGE, VAC PAC
TURKEYS GRADE "A" OVEN-READY lb 43c

- PORK SHOULDERS SMOKED COOKED PACIFIC STYLE lb 39c
- SMOKED WIENERS SUPER RIGHT BRAND ALL MEAT lb 53c
- SMOKED WIENERS 2-lb pkg 89c
- POTATO SALAD SHOPPY'S 12-oz plastic ctg 29c
- PORK CHOPS TENDERLEAF SMOKED COOKED FOR BARBECUING lb 89c
- SIDE BACON ALLWOOD SMOKED SLICED, SINGLE-SIDE 1-lb pkg 59c
- GROUND CHUCK FRESH SHOULDER CUTS lb 59c

- CANNED HAM 3-lb tin 2.79
- BEEF BOLOGNA 1-lb pkg 39c
- COLD CUTS 1-lb pkg 59c
- TURKEYS 12 to 17-lb over lb 49c
- WHOLE SMELTS COOKED AND BREADED lb 35c
- CRANBERRY SAUCE 15-oz tin 29c

SPECIAL THIS WEEK
A&P INSTANT COFFEE
JUMBO 10-OZ JAR 1.49
SAVE 10c

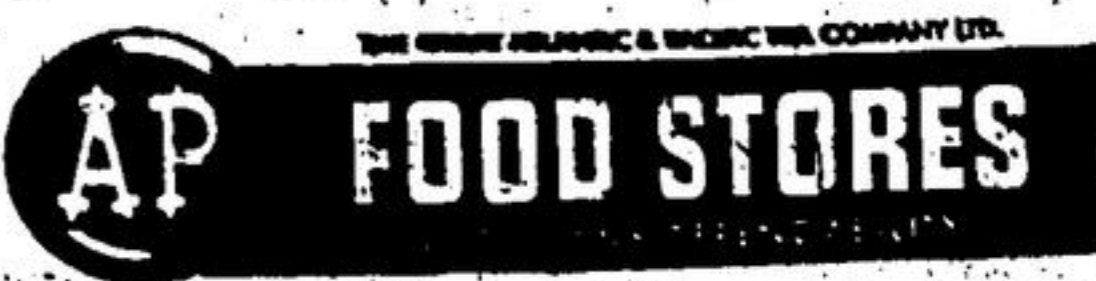
Jane Parker
APPLE PIE
Reg. Price 49c
LARGE 24-OZ SIZE 39c
SAVE 10c

- EXTRA SPECIALS AT A&P**
- Ann Page SALAD DRESSING Reg. Price jar 62c—SAVE 6c 32-fl-oz jar 55c
 - Libby's, Fancy Quality TOMATO JUICE Reg. Price tin 37c—SAVE 6c 48-fl-oz tin 31c
 - Alpha-Bits or Crispy Critters POST CEREAL Reg. Price pkg 66c—SAVE 6c 15-oz pkg 49c

- Jane Parker, Reg. Price each 26c—SAVE 10c JELLY or LEMON ROLL each 29c
- Jane Parker, Reg. Price loaf 25c—SAVE 4c VIENNA BREAD 24-oz loaf 21c
- Special V—Marvel Brand, Reg. 89c—SAVE 10c ICE CREAM 1/2-gal chn 79c

Redeem this Coupon at A&P Food Store in STREETSVILLE

A&P Food Store Located at 128 QUEEN ST. S. Streetsville



ALL PRICES IN THIS AD GUARANTEED THROUGH SATURDAY, MAY 16th, 1964