

retirement. So do women believe that, if they are given the opportunity. But they certainly do not want to be attacked because of some perceived notion that under the policies of this government women no longer need that kind of pension or retirement income.

Since then, as recently as a year and a half ago, the Minister of Finance floated a White Paper proposing legislation that would have gutted private pension plans at the federal level across this country, if he had a chance to enact it. He did not get away with it because there was such an uproar among employer and employee groups across the country. He decided to back off, especially since it was just prior to an election campaign. He re-examined his options. That White Paper is still sitting there, though. I would put money on it, Mr. Speaker, that before we see the end of this government we are going to see legislation based on that White Paper. I say that because it has something against pensioners. I do not know what it is. Freud could have had a ball with that kind of question in examining the relationships of members opposite with their parents. But the government seems to have a problem with pensioners and pension plans.

• (1650)

We saw again in the last budget the clawback of pensions for anyone making \$50,000 a year. "Anybody making \$50,000 a year does not deserve to receive the OAS". The government tries to leave the impression and make the argument about why bank presidents should receive old age pensions. That argument does not wash. Bank presidents are entitled to old age pensions because they paid for them.

In any event, if the government is concerned about bank presidents receiving old age pensions, the way to deal with that problem is not to grab the pension. It is to deal with it through the income tax structure. If people are earning too much money, whether that money includes salaries earned, pensions earned through the bank, stocks that the guy has earned through the banks, old age pensions and the Canada Pension Plan, and if you combine that and say that this individual is not entitled to receive all that money on retirement, then change the Income Tax Act—reform the Income Tax Act. Say that if you are earning \$100,000 a year, then you pay your fair share of taxes. We could care less where the earnings come from, whether it is a pension system or

Government Orders

anything else. But you do not attack the program that is universal, that everyone accepts and supports because everybody receives the same benefit.

If you attack that, you attack the program. That is exactly what the government has done. When it went into that clawback it did something against what was sacrosanct up until that point, that is, against the universality of social programs. The government ended universality of old age pensions when it did that.

Today, it is talking about someone earning \$50,000 a year. Ten years from now about a quarter of the Canadian population—by all forecasts that I have seen—who would otherwise have been entitled to old age pension benefits will not get them because of the way that this government has structured and formulated the tables on that clawback system.

While it looks like relatively few people today would be affected by the clawback, in 10 to 15 years from now 75 per cent of pension recipients will be affected by that clawback provision.

It was not only pensions the government went after, it went after family allowances. The government has ended universality in that area as well, at a time when we all know—if anybody wants to take a look at the facts, and certainly the government has a responsibility to do that—that there are literally exploding numbers of kids in Canada who were relying on food banks in order to get a meal.

If that is not enough, the government is proposing to introduce a GST, a sales tax, initially of 9 per cent, now reduced to 7 per cent. Whether it is 9 per cent or 7 per cent, to those parents whose kids are now having a hard time finding meals and who are trying to put clothes on their kids' backs and shoes on their feet that 7 per cent represents a reduction in their ability to do that. Very many of these parents are single parents headed by family members who happen to be women. It is a direct attack on the disposable income of another 7 per cent. If that is not enough, they will have to go on the unemployment insurance program.

They say: "If you have not had enough pain and suffering, then we are going to make sure that if you become unemployed there ain't going to be any safety net for you". I suppose it is Tory philosophy to force people to be self-reliant, to teach people to be self-reliant and look after themselves.