

*Pension Benefits Standards Act, 1985*

breakdown is that most women—and it is mostly women who are affected by this lack of mandatory splitting, and the evidence is there to prove it—are in their early forties. By that time most of their family have gone and for one reason or another the marriage no longer works. Invariably, it is the husband who leaves.

The woman, who has not been in the workforce for a number of years because she has been raising a family in a great many cases, has to find a job. She has increasing pressures placed upon her to do so because she has to have an independent income and because she wants to get on with her life. What happens in some cases is that the couple goes into a lawyer's office, the husband's lawyer, who says to the wife: "Look, you really don't want to be bothered getting into a big court hassle about how your husband's pension credits will be split". Invariably, they end up offering her some cash settlement in lieu of a pension promise to be paid from the contributions made by the husband, which were really made on behalf of both of them over the married years.

When the woman reaches the age of 65 she suddenly discovers that she has an inadequate pension income. It is not as though she would receive an adequate pension under the present legislation, but she would have been better off if she had been able to hold on to that portion of the pension credits she had helped contribute toward as a result of her work on behalf of the family. It seems to me that what should have been included in this Bill was a provision making credit splitting mandatory. It should not be a matter of getting some sharp lawyer with a sharp pencil trying to bamboozle the parties. It should be a matter of right and it should be spelled out in the Bill.

Another area about which I feel strongly, and which has been a source of amazement to me over the years, is the one in which an individual becomes disabled in the workplace for whatever reason and applies to the Canada Pension Plan for disability benefits and they are granted. At the same time, the employer may have some sort of disability insurance carried with an insurer. What happens in these cases is that the employer says: "Because you receive a disability benefit under the Canada Pension Plan we do not feel we should duplicate that by providing you with the full benefits promised to you under the plan". What happens is that the employer deducts from the disability insurance the amount the individual receives under the Canada Pension Plan. I feel that the employee has bought this insurance and is fully entitled to any benefits derived therefrom. On that basis alone it is unfair.

What I cannot understand is why Government's have not acted on this point. In effect, we are allowing the Canada Pension Plan to subsidize the insurance industry. That is exactly what is happening. Rather than the insurance industry having to cough up the full amount of disability pension to that recipient, they deduct what the Government gives the individual from the moneys they owe him or her. That is totally unfair and it really is about time that the Government acted and put a stop to it. There are many disabled people out there and they are suffering enough without having to undergo

the strain being imposed upon them. As was pointed out, I was a Member of the all-Party committee which dealt with the problems that disabled people face. It was unanimously concluded that there are costs associated with disabilities which able-bodied people do not have to face. It seems to me that principle should be recognized by both the Government and the insurance industry and the disabled should not have that additional pressure placed on them simply because they are disabled. That is quite apart from the fact that it should never have happened in the first place.

● (1650)

Even though I may have a minute or two left, Mr. Speaker, I have made the main points that I wanted to make. I hope that in committee we will be able to move some amendments to make the Bill stronger, and help the Government live up to the promises it made in the budget statement. In general terms we support what the Government is trying to do in this Bill. That does not mean to say we are totally happy with it and I would be surprised if the Government thought we were. Thank you, Mr. Speaker. I will be very happy to answer any questions which I am sure Tory Members have.

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## PROCEEDINGS ON ADJOURNMENT MOTION

[Translation]

SUBJECT MATTER OF QUESTIONS TO BE DEBATED

**The Acting Speaker (Mr. Charest):** Pursuant to Standing Order 46, it is my duty to inform the House that the questions to be raised tonight at the time of adjournment are as follows: The Hon. Member for Thunder Bay-Nipigon (Mr. Epp)—Trade—Canada-United States negotiations (a) Lumber exports. (b) Suggested trade promotion in United States; the Hon. Member for Trinity (Miss Nicholson)—Banks and banking—Canadian Commercial Bank (a) Government's information in March. (b) Range of information; the Hon. Member for Don Valley East (Mr. Attewell)—Finance—Balanced budget initiative.

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## GOVERNMENT ORDERS

[Translation]

**PENSION BENEFITS STANDARDS ACT, 1985**

MEASURE TO ENACT

The House resumed consideration of the motion of Mr. Hnatyshyn (for the Minister of Finance) that Bill C-90, An