

*Government Orders*

Excuse my naivete, but I thought it was to redistribute the richer income to the lower income. I did not think it was the reverse. That is what this bill will do. Those people who cannot afford it, who do not have the kind of capital that they can shelter, who do not have the means to be able to shelter their money are the ones who are going to have to be paying to make up the gap. The sum of \$15,500 will be lost to the taxpayers. Where is that going to come from? It is going to come from the lower and middle-income people in Canada.

Of course the Liberal government and Conservative government have made it very clear throughout, consistent once again—I do have to admire that they are consistent—

**Mr. Milliken:** More than you can say for the NDP.

**Ms. Hunter:** There seems to be a lot of raucous comment back here, Mr. Speaker. Obviously we are a little fractious on our first day back in the House. You will have to forgive us.

There has to be a good pension scheme. We have a universal pension scheme, thanks to the New Democratic Party and its urgings over the years, but we also now have a big problem with poverty among seniors. As I pointed out, this bill does absolutely nothing to address that. I would like to remind the minister that if we are talking about the role of government in society and what that should be, it should be to help those who can least help themselves, rather than helping those who are doing quite all right already.

• (1840)

**The Acting Speaker (Mr. Paproski):** Questions or comments? The hon. member for Kingston and the Islands on a question or comment.

**Mr. Milliken:** Mr. Speaker, I was amused to hear the hon. member's speech because I know the New Democratic Party's penchants for pensions. It is not long ago that Mr. Stanley Knowles who sits at the table in this House was on his feet daily asking about pensions. Here we have the New Democratic Party taking this new view about pensions. After all, the purpose of registered retirement savings plans is to encourage people to provide for their retirement, to provide pensions for themselves. Mr. Knowles was always in favour of increased pensions for everybody. He wanted everybody to have more money on retirement. The purpose of this bill

is to ensure that people save money so that they have generous pensions at the time they retire. Here we have the New Democratic Party apparently opposed to this scheme, and it is a pension scheme. This very much surprises me.

**Mr. de Jong:** Are you in favour of it?

**Mr. Milliken:** I am trying to talk about logical consistency here, because we heard that we were inconsistent in some way. We are consistent throughout. It was the New Democrats that were inconsistent and I want to go back to that.

The other thing is the New Democratic Party spokesman who was just speaking said that the \$7,500 limit apparently was satisfactory, it was the increase of the limit that was causing offence.

**Ms. Hunter:** I can't recall saying that.

**Mr. Milliken:** Well, if one is going to be logical in dealing with the pension issue, if these tax deductions are the problem, if that is the difficulty, why are we allowing these deductions at all? If it is all to be in a public pension that is to be paid out of taxes, then let us say so.

Here we have: "Well, this bill is bad because it increases these limits", and yet leaving things as they are apparently is all right. No, she did not say that. I agree, she did not say it, but it was implicit in the criticisms of the bill.

If the whole idea of RRSPs is bad, let us say so. I do not think it is a bad thing. I think it is a good thing. I am sure that the former leader of the New Democratic Party who is gone and has taken a very nice job where he earns a substantial salary is pleased at the idea of an RRSP. I am sure he would find it most attractive. He is not yet at the age where he cannot contribute and he might find it a bonanza. If the members of his party are going to be consistent they have to be ever so careful about criticizing the notion of registered retirement savings plans. I invite the hon. member, perhaps, to address the issue of what her former leader is now doing.

**Ms. Hunter:** My former leader is also very consistent. He is continuing his work in human rights and democracy development in the world. He is also very firm in his desire for real reform of the tax system so that his income will be taxed to the greatest extent so that he can contribute to real tax reform. I would say that does