

*Supply*

wealth every year, we lose needed financial flexibility to protect Canadians who already have retired or are nearing retirement.

The World Bank has also pointed out the urgent need to face the imminent problems of our old age security system. Just a few months ago in its report "Averting the Old Age Crisis" the World Bank urged countries with rapidly aging populations and costly welfare state social programs to shift to greater self-reliance and individual initiatives to meet personal security needs.

It is abundantly clear that all Canadians and especially their elected leaders and representatives need to take thoughtful and vigorous action to protect our future personal security and they must do so now. We are dismayed to see the Liberal government bitterly divided on where to take the country when it comes to this important issue. It has utterly failed to bring forward promised proposals for change.

It is disturbingly clear that the people in charge have absolutely no vision for constructive change to a crumbling social system. Canadians desperately need such a vision. They need hope that there is a way to deal with the disaster they see looming ahead and which they know will rob them of the security and protection that every single individual needs and expects.

It is for this reason that the Reform Party is doing everything it can to fill that need for our citizens. This is why it has come forward to introduce a proposal which it believes will provide a positive and beneficial solution to give hope to Canadians on this critical issue.

The experience of other countries in the world, the recommendations of experts and analysts and just plain common sense all lead to the conclusion that a dollar left in the hands of a mother, a father, a family, a student, a senior, a caring and compassionate Canadian is more productive and will provide far greater personal security than a dollar left to be managed by the federal government. Let us get on with the job.

● (1025)

I appeal to Canadians everywhere to examine the emerging concept of the registered personal security plan. Work together with us to shape its direction and determine its details. Do everything you can to ensure that your elected representatives support more workable and effective ways for you to manage your hard earned dollars, to provide needed security for yourself and your family.

I say to Canadians, it is your money, it is your country, it is your future. Reformers believe that registered personal security plans ought to be a part of that future but the status quo will never change unless we work together to make it happen.

I ask for your support as we move to find better alternatives for Canadians in the 21st century.

**Mr. Don Boudria (Glengarry—Prescott—Russell, Lib.):** Mr. Speaker, I listened with attention to the proposals of the member across the way.

It seems to me it is the Reform Party that is divided all over the map. The leader of the Reform Party is in Washington trying to distance himself a little from the right wing agenda. Meanwhile, Reform minions in Ottawa are still talking about the old agenda prior to his departure to Washington where he had somewhat of a conversion although we are not holding our breath in that regard.

I want to ask a question of the member under whose name that motion is today about the registered personal security plans that that party is offering as an alternative to Canadian social programs.

Does she not think there is something deficient in social programs where we do not have the advantages of pooled risk that we have when society as a whole takes care of social programs?

We cannot put money away unless we have money to start with. Our RRSPs are a form of tax shelter. In order to have a tax shelter, we must have money to shelter away to start with.

For people who do not have that, does the hon. member feel they should be condemned to a life of poverty? Does she not think as I do that instead we should have programs to enable people to have better futures, to enable people regardless of their socioeconomic background to improve in life?

Not all of us were born with gold spoons in our mouths.

**Mrs. Ablonczy:** Mr. Speaker, it is pretty clear that the Liberals are extremely worried about the fact that our leader is making an extremely positive impact in the country to the south of us. They know that Canadians also are waking up to the common sense, workability and hope that the Reform program offers. I know they are worried. They are trying to tear that down every chance they get, but Canadians are not going to be fooled.

If there were such great advantages to the pooled risks that the member suggests are present in our present programs, why is the benefit of these programs continually being eroded? The government said barely a week ago that unemployment insurance benefits would be cut by 10 per cent or more. Where is the great advantage to the pooled risk there?

This member says: "What about people without no money to squirrel away?" We are talking about how to manage the money we do put away better, UI premiums and CPP premiums. Most Canadians pay those, especially at some point in their life. They