

*State Pensions*

right, and I hope this can be looked at carefully in the committee to which this bill will be referred.

I would not want to open the door wide and make it possible for some lively young person to marry a retired public servant who is on a very high pension because she knows he is going to die within a few months. I do not mind establishing some time limit, but to make it law that there can be no pension if the marriage took place after the retirement, especially when we are moving toward early retirement, and especially now when so many public servants at high levels can retire at age 55 on full pension, if they have 30 years of service, and when members of the RCMP and the Canadian armed forces can retire in earlier years, I think the present practice is wrong, and that the provision needs to be looked at very carefully. I hope we shall do so in the committee.

The most serious violation of the equality of status as between men and women is one I have left to the last. I mean I have left this to the last of this part of what I am saying, and not to the end of my speech, so do not be misled.

This part of my speech relates to unfairness to women and to a piece of discrimination I think is the worst. I know it may take us a while yet to win this change, not only in respect of government pensions but in all pensions, but I think it is something that has to come.

I just cannot see the sense, the fair play, the decency or the equality of status in an arrangement under which you have a man and wife who have worked together, and I do not care which one has been in the home or which one has been out working, or whether it is both, building up a pension which happens to be in his name, and when he dies first her pension is cut to 50 per cent, but if she dies he gets the full pension.

I suppose there was a notion once upon a time that a widow could find another husband but that a husband perhaps needed a full pension so he could finance another wife, but this is not equality. I suggest very strongly that this has to be looked at, and it is time the government gave a lead in this matter in our own pension arrangements.

The members of parliament plan lets us do a little better for our widows than we have done for public servants' widows. We provide that their pensions will be 60 per cent, but the same story applies. A person can be a member of parliament for many years and build up one of these pensions, and he finally quits or gets defeated and together he and his wife have the joint pension. If the wife dies first he has the pension in full for the rest of his life, but if he dies first, despite all that she may have suffered because he was an MP, she gets only 60 per cent of the pension.

I have no illusions about the difficulty of winning the change I am seeking. I have no notion that this committee is going to solve this problem in the period between now and Christmas when I hope we will deal with this bill, but I think we have to start doing some work on it in respect of all of the pension plans over which the federal government has jurisdiction, and that applies to the pensions in the public service, the armed forces, the RCMP, diplomats, Prime Ministers, Governors General, judges, tax review board members, members of parliament and everybody else. I want to see the same thing in respect of private

pensions too. I want to see the Canadian National Railways and the CPR start on this as well. I want this for pension plans generally.

The fact of the matter is that there are still quite a few pension plans around that do not have any widows provisions. This is really antediluvian, but there are still such plans, and there are plans with even less than 50 per cent for the widow's pension. But any difference at all is no longer valid.

Someone might want to suggest that this calls for more money on an actuarial basis. All right, let us put more money in. Let us not deny fairness because it would cost something to achieve fairness. Maybe someone will want to say that it would be a bit expensive to go for 100 per cent in either case. All right, let us settle for 85 per cent or 90 per cent. Let us provide that so long as the husband and wife are both alive the pension will be 100 per cent, but if one of them dies, no matter which one, the survivor draws 85 per cent or 90 per cent, instead of it being 100 per cent for the man and only 50 per cent for the woman. So long as we have that bit of gross inequality, and I think it is the worst one in the whole picture, we can hardly say we have implemented the fine rhetoric that is in this bill in respect of equality of status as between men and women.

Let me now move to some other things I hope we will look at in the committee. There are still a good many veterans around, certainly of World War II, and there might still be some around from World War I, who would still like to buy back their armed service pension credit for the purpose of their service in the public service. They were not able to do it at the time for financial reasons or—let us face the facts—these persons were in their late twenties or early thirties and not as conscious of pension requirements as they were a decade or two later.

The right is in existence, but what it cost now to buy back a pension credit for wartime service, and I am talking about veterans who served in the war and are now in the public service, is so astronomical they just cannot afford it. I hope this will be looked at. I think that is more important than some of the other things which have been dealt with in this legislation.

**Mr. Lambert (Edmonton West):** That is a toughie.

**Mr. Knowles (Winnipeg North Centre):** The hon. member for Edmonton West says this is a toughie, and I agree with him. In my view one of the issues he complained about and fought for was also a toughie, but he has won it. I did not agree with what he wanted, but this is his night to rejoice and not mine in that particular respect. I think that this right of the veteran with regard to his wartime service for pension purposes should be given a thorough review.

• (2150)

While I am speaking about veterans may I speak about Canadian armed forces personnel and Royal Canadian Mounted Police personnel who have the privilege of retiring—in fact it is not just a privilege but is compulsory—at a fairly young age of 55, 50, or even in the late forties. When they have completed their tour of duty by compulsion they retire. Their pension arrangement at the point of retirement is not bad. At least it does not seem bad cur-