

*Canada Pension Plan and Federal Court Act*

Officials are running around the place, the federal Government clears out everywhere. Mr. Speaker, people have no need for that kind of thing. What the poor need is people who look down at things and attempt to improve them. I know the Minister, the Government, whatever their political stripe cannot afford to hand out everything. But when something is being done, Mr. Speaker, it seems to me we should go sensibly about it, and improve things step by step, because everything cannot be done in one shot. Why should we try to discriminate against people in need, as the Minister did with the spouses allowance? People who were excluded were mainly women, whether single, separated or divorced. So now he comes with another bill which will penalize age 60 and 65. We hear about unemployment, we are told we should consider early retirement as my colleague suggested, and this is something that would be needed, because everyone in the workplace who would like to retire at age 60 should be able to do so and make room for younger people. Some people are looking forward to that, Mr. Speaker. Some people took early retirement before January 5, and they were entitled to unemployment insurance benefits. There again they were cut off, Mr. Speaker, another thing the Minister reluctant to talk about. And now he is going to save on welfare benefits. Because of the \$340 they will be getting from the Quebec Pension Plan, he takes away from them the unemployment insurance benefits. The guy was entitled to those benefits, because he lost his job or his plant shut down. It is always those same workers who pay all their lives, because this is a contribution increase, Mr. Speaker. His take-home pay will be smaller, because next year he will be paying \$24 more and, on top of that, he will be paying his employer's extra contribution because that increase in costs, his SMB employer will not be able to absorb it. His employer will increase the price of his goods, and the consumer-worker automatically will be paying on both contributions. And in return, Mr. Speaker, he is again penalized.

I know that other colleagues will rise on this Bill and will deal with other aspects. My colleague from Mount Royal (Mrs. Finestone) dealt with the matter in committee, and while there are amendments concerning women put forward by the women's association, my colleagues from Mount Royal worked hard in that area to get the Government to realize its proposals were unacceptable. Let us look at a table, and my colleague from Montreal can deal with that—

**Mrs. Finestone:** Exactly.

**Mr. Malépart:** A married woman who becomes a widow will receive \$240 per month, the same amount as before the legislation was amended. However, if that same woman was separated, she would get \$320 per month. Mr. Speaker, there is something wrong with that Government. With respect to the spouses allowance, the separated woman is told: "You should have stuck with your man. We had nothing to do about it so you are penalized." The other woman is told: "You have stayed with your man but now you are a widow, it is too bad but you will lose some money." Mr. Speaker, there is no logic as far as separation are concerned and the way they figure that

out. If the Minister is no good at arithmetic, there are some qualified officials, Mr. Speaker, and if he cannot find them himself, there are people in our party who could suggest fair and adequate measures for everyone taking into account the valid claims of those people.

Mr. Speaker, this aspect of the Bill is surely negative. The flexibility of the pension plan . . . I think that my time has expired but I have clearly shown that all Canadians who know that they have the opportunity—as offered by the Government to receive increased pension benefits when postponed between age 65 and 70—should not take advantage of that offer because it is a trap. The only one that gets rich and makes a good bargain is the fund while the pensioners are the losers.

Mr. Speaker, I was pleased to hear the Minister say that this was not a true pension reform but only a mini reform and I hope that when the time comes to make the true reform, he will correct all those inequities if he is still there.

**Ms. Sheila Copps (Hamilton East):** Mr. Speaker, he must have misunderstood, because this cannot even rate as a mini-reform.

Anyway, Mr. Speaker, I am grateful for this opportunity to associate myself with the remarks the Hon. Member for Montreal—Sainte-Marie (Mr. Malépart) has just made. Like most everybody, I believe that we agree on the reforms which are made to the disability pension. We are glad the Minister has decided to start by increasing the disability pensions for people who just cannot work any longer.

● (1250)

[English]

I am happy to associate myself with the remarks of the Hon. Member for Montreal—Sainte-Marie (Mr. Malépart). Legitimate concerns have been expressed on all sides of the House in respect of true pension reform as it relates to those people who have retired. I should like to spend just a few moments, however, suggesting that I am very happy with the increases in disability pensions. However, I see a couple of problems, one of which the Minister may want to clarify.

As a person who does a lot of work in the area of disability in my riding, I see one current flaw in the Canada Pension Plan as it relates to the eligibility period. I am sure the Minister will know, as did his predecessor, that under the current law, and as restated in this particular Bill, there is an eligibility period in which to receive Canada Pension Plan disability benefits. One is required to have worked five years of the last 10 years or, as a result of the new changes, two years of the last three years. A problem often occurs, and I hope the Minister will address it, if not specifically in the Bill, then perhaps with a change in regulations or by way of a clarification. Oftentimes in my own riding I find that people are disabled as a result of a work injury. They are on workers' compensation for a number of years, but they hope they might be able to get back into the workforce. In some cases, they do not know they might be eligible for Canada Pension Plan