

Hon. Duff Roblin (Leader of the Government): Speaking entirely off the cuff, I would suggest to my honourable friend that the insurance policy one takes out regulates the way in which that policy has an impact on claims. I would be surprised, indeed, if the government decided to modify that which has been accepted all over the country.

Senator Gigantès: May I ask the Leader of the Government whether his answer means that, in the view of his government, a terrorist act that causes the destruction of a plane is an act of war and that, therefore, payment under these policies would be suspended, as the policies state? This is not a frivolous point. This is an important point for the continued livelihood of those people who have lost their nearest and dearest in these tragedies and who may be in need of this money.

Senator Roblin: Honourable senators, I am sure that there will be all kinds of special considerations that will have to be taken into account before this matter is over. I know that my friend does not expect me to offer a legal opinion on this point, particularly when he has not even shown me a copy of the contract about which we are speaking.

Senator Gigantès: I asked the Leader of the Government to find out about this important issue because I did make inquiries this morning and was told by some insurance companies that, yes, the war exemption applies.

THE HONOURABLE JOHN M. MACDONALD

FELICITATIONS ON TWENTY-FIFTH ANNIVERSARY OF APPOINTMENT TO SENATE

Hon. Duff Roblin (Leader of the Government): Honourable senators, I should like to make reference to the fact that 25 years ago yesterday the Honourable Senator John M. Macdonald was inducted into this chamber.

Although he is not here at the moment to receive our congratulations and our good wishes and, perhaps, our surprise that he has lasted 25 years in this chamber, I thought that my colleagues in the house would like me to take note of the occasion and to draw it to their attention.

Hon. Senators: Hear, hear.

FISHERIES ACT

BILL TO AMEND—FIRST READING

The Hon. the Speaker pro tempore informed the Senate that a message had been received from the House of Commons with Bill C-32, to amend the Fisheries Act.

Bill read first time.

The Hon. the Speaker pro tempore: Honourable senators, when shall this bill be read the second time?

On motion of Senator Doody, with leave of the Senate and notwithstanding rule 44(1)(f), bill placed on the Orders of the Day for second reading at the next sitting of the Senate.

[Senator Gigantès.]

OLD AGE SECURITY ACT

BILL TO AMEND—SECOND READING—DEBATE ADJOURNED

Hon. Jack Marshall moved the second reading of Bill C-26, to amend the Old Age Security Act.

He said: Honourable senators, we will be discussing many bills over the next few days before this session is over, but I am sure that all honourable senators will be pleased with this bill. It will directly affect a great many needy senior citizens and it constitutes a satisfactory effort to attend to their needs.

I rise to introduce to honourable senators Bill C-26, to amend the Old Age Security Act. This bill proposes to extend the Spouse's Allowance Program to include all low-income widows and widowers 60 to 64 years of age. It will be effective September, 1985.

Currently, the income-tested Spouse's Allowance benefit is paid to the 60 to 64 year old spouse of a low-income Old Age Security pensioner and to a widow or widower who was eligible to receive the allowance when the pensioner spouse died. For these two groups of near-elderly persons, the allowance ensures that they have a minimum income which is adequate to meet their basic living costs.

Unfortunately, many other persons in the 60 to 64 year age category do not have the same income guarantee. Many low-income persons in this age group are forced to continue working at jobs which have become too much for them if, indeed, they have not become victims of the high unemployment situation in this country. For those not in the labour force, all too often their only assistance is received through means- and needs-tested provincial social assistance programs. I am sure that we all recognize and fully appreciate the importance of these provincial programs, but I think that more can and should be done for near-elderly Canadians who, through no fault of their own, are experiencing severe financial hardships.

Honourable senators, the bill before you today will ease the financial difficulties faced by one particular group of needy Canadians—widows and widowers 60 to 64 years of age. It is up to us to ensure that, come September, these deserving persons are receiving the Spouse's Allowance benefit.

An estimated 85,000 people, representing almost 60 per cent of the 60 to 64 years of age category, stand to benefit from the extension of the Spouse's Allowance Program. These are widows and widowers who, through no fault of their own, do not have sufficient personal resources to meet adequately their basic needs.

While both men and women will benefit from this bill, I am sure that honourable senators are already aware that the incidence of poverty is most prevalent among elderly women. In fact, 72,000 of the 85,000 widowed persons affected by Bill C-26 are widows. These are women who have given much to this country through their work in the home and the community, and it is time this country gave them something back.

• (1520)

To date the only contentious aspect of the bill relates not to those it helps but to those who will not benefit, namely, single,