information, namely Canada Post, Correctional Services of Canada, the Commissioner of the Royal Canadian Mounted Police, the Department of Justice and the Attorney General and even federal MPs and any other person designated by the minister as a health professional.

Some information will be made available to a greater number of departments. It is important to note that Correctional Services of Canada will have access to information on pensioner inmates in order to force them to pay back part of the costs of their detention.

The Department of Justice as well as the Commissioner of the Royal Canadian Mounted Police will have access to obtain information that could help them catch war criminals. Of course, this is aimed at Nazis who migrated to Canada after the last World War, among others. It is not explained why it is necessary to include any other person designated as a health professional by the minister. It is also mentioned that it would be useful to include Canada Post since that agency could, by using new techniques, help speed up the processing of pensioners' cheques.

• (1045)

Another important point in Bill C-54 has to do with the government's plan to save money. From now on, clients who apply late for their pension will be able to receive up to one year's retroactive payment of benefits. In the case of Old Age Security, this is a reduction from five years to one year. For the Canada Pension Plan, this kind of situation is dealt with through actuarial adjustments.

This provision will come into force on April 1st, 1995. However, pensioners who owe money to the OAS plan will have their debt forgiven if it is the result of an administrative error or erroneous advice on the part of a departmental official.

The maximum deadline for the recovery of OAS overpayments will be eliminated. This way, the government will be able to get back between one and two million dollars.

Moreover, the minister may stay payment of benefits pending an appel or a judicial review, thus depriving beneficiaries of money they need since it is often their only source of income.

The Old Age Security pension and the guaranteed income supplement are paid to 72 per cent of women pensioners and 50 per cent of men. Only 5 per cent of senior citizens have incomes above \$50,000. Their life expectancy has improved and we must ensure that these senior citizens lead a full and satisfying life during these extra years.

By putting more stringent conditions on programs for senior citizens, the government is merely cutting the income of these

Government Orders

people. The government is saying that the retroactive period has been shortened from five years to one year, to make the OAS program consistent with that of the Canada Pension Plan.

According to the present legislation, the government can go back a maximum of two years. Abolishing this provision would save the government between one and two million dollars. Given that people are protected from possible errors by civil servants, they would not have to refund any excess payment in such a case. The minister should tell us where he is going to take that money.

In the event of an appeal, the minister will be authorized to delay payment. Yet, the government itself recognizes that a large percentage of pensioners have no other incomes.

Let us not forget that the federal government has decided to reduce the tax credit given to senior citizens. At the present time, all taxpayers 65 and over can claim a tax credit equivalent to 17 per cent of \$3,482 at the federal level, and 20 per cent of \$2,200 in Quebec. This tax credit is non-refundable, that is to say, taxpayers can use it to reduce the tax they owe, but they cannot ask for a cash refund on any unused portion of it. However, such an unused part can be transferred to the spouse.

This tax credit amounts to a reduction of federal tax of about \$610 per year for all tax-paying senior citizens. In most provinces, and in Quebec in particular, this credit also reduces the provincial tax. The combined reduction of federal and provincial taxes averages about \$950, but in Quebec it comes to about \$1,050.

On May 31 of this year, I took the floor to oppose any reduction of the tax credit for senior citizens. I stressed that once again the meagre efforts to reduce spending were done at the expense of the neediest. At that time, I also mentioned that, on May 10, I had questioned the minister responsible for seniors about the projected use of so-called voice mail boxes to answer inquiries from senior citizens.

• (1050)

The Minister of Human Resources Development merely stressed the efficiency of the proposed service. I explained that a lot of seniors hate to use this type of service and that the golden-age club representative voiced their concerns. In the last year, the Minister of Human Resources Development received numerous letters from Quebec members of the AFEAS, the Association féminine d'éducation et d'action sociale. Here are excerpts from one of them:

We heard that your department, Human Resources Development Canada, is planning to use voice mail in its communications with senior citizens wanting information on income security matters.

We believe this measure will affect people who may naturally be at a loss when confronted by this technology. Moreover, many of them do not have the required telephone sets.