

ever worthwhile. However, Canadians see the actual benefits which accrue to them in all regions of the country, certainly in the Atlantic region. That kind of thrust has resulted in new developments, such as new downtown projects which are under way. These projects create jobs for people who want to work. That is the position of the Government. That is what we are endeavouring to do. That is the reason we must get on with approving this Bill.

Naturally we, the majority Government in Parliament, have the support of the Canadian public. This is what Canadians expect us to do. They expect us to accept our responsibilities and to move forward boldly with our policies and programs. They do not want us only to talk about them. They want us to implement them. That is what we are all about.

In conclusion, I invite all Hon. Members, especially opposition Members, to make a sincere effort to look beyond their noses and a little deeper into the benefits accruing to Canadians. Indeed, Canadians are awaiting the approval of funds for projects in their constituencies. We have to allow for people living in those parts of Canada where, because of world economic difficulties they are suffering unemployment. We want to attempt under the new Ministry of Youth to put young people to work in the country.

Mr. Crosbie: You have \$4 billion in cash.

Mr. Harquail: I am fed up with the opposition of such Members as the Hon. Member for St. John's West and some of his colleagues. They try continually to tear down some of the positive work we are attempting to do. Let us get on with the job and stop some of this rhetoric.

Ms. Margaret Mitchell (Vancouver East): Mr. Speaker, Bill C-21, an Act to provide borrowing authority, asks Members of Parliament to give the federal Government approval to borrow \$29.55 billion for fiscal year 1984-85. How can responsible Members of Parliament possibly give blanket approval to such an amount and to such an unspecified request? Why does the Government not indicate which budgetary items this is to cover? How can we approve expenditures which we believe, in the most part, are unnecessary or wrong?

We in this Party do not agree that the Government should have given over \$1.35 billion to Canadair. Now it plans to wipe out this debt completely and provide a further loan of \$310 million. We did not agree with the PIP grants to oil companies which cost over \$1.6 billion. We did not and do not approve the borrowing of moneys for Liberal patronage and slush funds, nor do we approve of the deferral of corporate taxes which could bring \$22 billion more into this year's Budget and thus require much less borrowing authority. We do not agree with the loss of taxes from unnecessary loopholes which the Government is only too glad to give to high-paid professionals and high-income people in its latest Budget.

I oppose this Bill for the same reasons that I opposed the Liberal Budget which included unnecessary costs, which forgot the hundreds of thousands of unemployed people, which made only a token grant for youth jobs and completely ignored jobs

Borrowing Authority Act

and training for women. It gave all the benefits to higher-income people and corporations. This is just another Tory type of financing; it is not humanitarian or practical.

In particular, the federal Budget was not a love story for Canadian women. Canadian women are struggling as never before to survive and pay their costs. In many cases they are the sole supporters of their families. The Budget contained the long-awaited increase in the GIS for poor single pensioners. Of course, we would agree with borrowing money for that, but we must point out that it was long overdue and certainly is not enough to bring pensioners above the poverty line. Unfortunately, it leaves elderly single women who make up three-quarters of this group well below the poverty line. The average income of pensioners with no other income will rise to only \$7,200. This amount is \$624 short of the minimum amount recommended by the all-Party task force on pension reform. It is much below the real poverty line.

We agree with pension splitting between spouses proposed in the Budget. It is another program which was long advocated by women's organizations. It does not cost the Government a cent. Why did it not bring in this policy sooner? However, our major concerns regarding pension reform are that the Liberals, like the Conservatives, concentrate only on private pension schemes. There is no way that this will provide adequate, secure retirement coverage for the needs of Canadian women in particular. The Liberals refuse to reform the public pension plan even though the Minister of National Health and Welfare (Miss Bégin) advocated this in earlier speeches. We know that this is the only way to ensure adequate universal pension coverage for all retired people. Canada Pension Plan benefits should have been increased to 50 per cent of the average industrial wage.

The Minister of National Health and Welfare stated in her Budget speech that the Budget brought in "ideal pensions". Then, of course, she had to admit that it depended entirely upon how the private sector responded and to say that this was its last chance. Obviously she is not completely confident that the Liberal pension proposals will be taken up by the private sector. The Liberal pension plan is based upon tax deductions and voluntary individual payments into RRSPs.

I ask, to whom does this really respond, to what income group? Very few working people on average incomes and with families are able to find \$1,500 in spare cash to put into RRSPs. Of course, lower-income people, particularly single women, are completely left out of this kind of coverage. How many businesses will be able to find the extra cash flow to put in place schemes for their employees, even though they may be a little broader in proposed coverage?

With the exception of pension splitting, the Budget proposals which reform part of the Canada Pension Plan, the rest of the CPP proposals, are only to be studies. I warn Canadian women that both the Liberals and the Conservatives are playing politics when they talk about a homemaker's pension. That is not going to be in any way valid from the point of view of most Canadian women. Our minority report recommendations and the recommendations of labour and other groups was