

*Canada Pension Plan*

of the bill. As I understand it, if a pensioner remarries after retiring and drawing his pension, then except in the case of disability the widow gets no pension when he dies. Am I correct in that interpretation?

The minister indicates I am. Then may I ask what is the thinking behind this provision? What prompted the particular provision which says that, under those circumstances, a widow would get no pension?

**Miss LaMarsh:** My hon. friend will realize that an asset in the shape of a pension plan, either private or state, is not like stocks, or property, or anything else. It is something which carries with it at least the idea that a wife has contributed something towards the home as a member of the family as this investment is built up. In a way it is something like the principle which exists in many parts of our law that a married woman assists her husband to make his income, from which he makes his contributions. Therefore if a woman marries a man after he has become a pensioner it is considered that she has played no part in providing for his pension, either morally, ethically or in fact, and is therefore not entitled to her own pension.

**Mr. Chatterton:** Mr. Chairman, I appreciate the hon. lady's argument, but I think it is a question of degree as to exactly to what extent a wife has helped her husband. For example, a man could have married at, say, age 65 and could live another ten years before dying. His widow might be considerably younger than he, and she would then have a considerable period of her life to live without pension at all, having contributed for ten years toward the home and assisting her husband. Compare that with another person who marries at, say, 55 and who pays in for ten years. Even if he pays in for only two years his widow would still get a pension for life. It seems to me there is some inequity there. I do not think the minister's argument would be valid in all cases, particularly in those cases where a pensioner dies after he has been married for some years.

**Miss LaMarsh:** Mr. Chairman, may I say that I have heard discussion wage back and forth at several women's organizations to which I have belonged for many years, and at many legal societies, whether this is a fiction or whether it is clothed with more flesh by the taxation department and other departments which administer the law. However the principle on which this view is based is well recognized in law and simply relates to the

actual period during which he has been earning income. I do hope that my hon. friend will not get me into a philosophical discussion as to whether a married woman who has lived with her husband for one year or ten years should thereby directly receive a credit in regard to a certain portion of his earnings. That has never been a part of our law in any field. While that is argued by many people I feel it is beyond the purview of this particular clause.

**Mr. Chatterton:** The minister, being a member of the opposite sex and sympathetic, as we all know, to these elderly people, would appreciate that a lady who gets married when her husband was, say, 65 years of age might be called upon to nurse him for ten years. Nevertheless when he dies she gets no pension whatever. I am wondering whether the minister, out of the kindness of her heart, would give this matter consideration.

**Miss LaMarsh:** My hon. friend is putting forward a situation something like a murder mystery, but I think we must also look at the other side of the coin and consider the situation if women are encouraged to marry elderly gentlemen because of the pension they receive. I do try to look after the future of my own sex, but out of the 50 officials who worked on this bill for more than two years I was the only female and was often drowned out.

**Mr. Chatterton:** Perhaps that is why you were drowned out in this case.

**Mr. Barnett:** Mr. Chairman, perhaps this matter was considered in the committee but I have not seen this particular point provided for. Under the proposal that the committee has brought forward about a contributor dying within one year of marriage, and in connection with the question as to whether the minister is satisfied that at the time of his marriage the contributor was in a good condition of health, I wonder what regulations, if any, defining how and when the minister is satisfied, are anticipated. Is it to be implied that every male who contemplates marriage should have some sort of special medical certificate stating a medical opinion that he is likely to survive for one year or more? I suggest that if this is the case very wide publicity should be given to the matter. Anyone can get married at a fairly young age and anticipate a fairly long life, yet for some reason or other die within a year of marriage.