

insufficient to maintain people at any kind of standard of living afterward.

Why not beef up the Canada pension program available to everyone in Canada who has any kind of an income from their places of employment? That is a direction the New Democrats could have and would have supported quite willingly and happily.

I think it is a program that the people of Canada would have supported. It would have been revenue neutral as well, but it would have been bringing the money in from the people of the country, from their employers and from self-employed individuals. It would be building up a fund that in turn would be invested in Canada in projects under the control of governments in Canada, as opposed to encouraging people to invest in shares in trust companies or insurance companies which might be investing the money anywhere in Canada, or indeed might be investing some of it outside Canada in projects that the people of Canada might not be happy about and might not support at all, but certainly projects beyond the control and influence of the federal government or of any government in Canada.

Once again, we are pushing people into supporting and participating in private plans rather than Canada or Quebec Pension plans which have had a long period of time to show how good they are, how well they are managed and how successful they are. We have not been improving those, beefing them up or putting more money into them so that all people would have a pension plan from which they could draw when they started drawing their pension and to which they may contribute while they are working, which is the proper way for Canadians to have been accumulating pension plans and for the government to have been controlling them.

Instead an editorial entitled "RRSP changes benefit wealthy", which goes back to the first announcement of the changes to the RRSP program, says that the program is so complicated that people will have to wait until Revenue Canada tells them how much they can actually put in.

We are supposed to be simplifying the tax system. Well, come on. The last time we simplified it a couple of years ago, the percentage of people who were going to professionals to get their tax returns completed increased by about 20 points, as I recall. Each time we

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simplify it we seem to push people into the hands of professionals. I have nothing against professionals doing income tax, but obviously we are going the opposite direction from that of simplification.

The government itself admits that we will have to wait for it to tell us what our maximum contribution to RRSP can be. There is no way we can figure it out ourselves. We have to wait for the government computers to get around to doing it and to get around to letting us know, when they they are able to, just how much of a contribution we can make.

Simplification? It is the very opposite of that. A fair pension plan? It is the very opposite of it. A fair way of taking money out of the economy, by taking it from those in the lower income brackets and giving it to those in the higher brackets? It is the very opposite of a fair plan in every way imaginable except that the government is continuing to look after the needs of the most well-off in our community, as it has with many other programs and most other pieces of legislation the government has been bringing in.

In every way by which a fair system can be measured and in every way by which we can be properly looking after the needs of the people in our country and being fair to the people of our country, this government is failing the people of Canada. This government does not deserve the support of the people of Canada.

There can be little doubt that the public opinion polls we have seen on many issues are totally correct when they say that the government has lost a significant measure of the support that it had just 16 months ago from the people of Canada as evidenced by a general election. The government has lost that. It has thrown it away, frittered it away, and it is continuing to do so by bringing in programs that are contrary to the needs, wishes and desires of the people of Canada.

There is no way that New Democrats can support the legislation in its present form before this House.

• (1630)

Mr. Fisher: I would like to congratulate the member for Nanaimo—Cowichan for a very fine speech and an extremely good analysis of the situation as it seems to be developing in respect of the government's programs. It does not seem to matter which program you talk about