

their control or ability, retired people should not have to live on a pension that is not indexed. If someone retires at age 65 without an indexed pension, imagine what would happen if that person lived to age 95. The pension would be virtually worthless. After having made a significant contribution to Canadian society, that person would be degraded to the point of having to accept public assistance which he does not feel he has earned. He should have an adequate pension to provide for retirement.

We have to address seriously the problems of the future in terms of pensions. Any more setbacks, halts or dismantling such as we now see because of this Liberal Government will not be advantageous to the future of our pension program. For example, there are those who have contributed to the Canada Pension Plan. I am concerned as to what will be the situation when I retire. My grandfather, who passed away before Christmas, retired in 1969 after having contributed to the plan for three years. That was through no fault of his own because the Canada Pension Plan was not in existence prior to that. As a result of his contributions, he received less than \$30 a month from the Canada Pension Plan in his retirement years. Two generations later, I have contributed to the Canada Pension Plan off and on since I was 16 years of age. When I retire there may not even be a Canada Pension Plan. Even though I will have contributed substantially into the Plan, it may not be in existence at that time because of the bankrupt situation that may occur. In my mid-retirement years if, God willing, I reach that point, there will only be two people in Canada working for every one retired, as we now describe retirement. Today there are five or maybe seven people working for every retired individual. If we are going to continue with our pension plans and make them meaningful when people retire, we must do some real rethinking of what retirement means and what pension plans mean to every Canadian in this country.

Mr. Gordon Taylor (Bow River): Mr. Speaker, I want to say a few words on this amendment which I plan to support. It will not change the basic principles of the Bill except to indicate that the technique of the Bill will not continue year after year. The Liberal Member for Kitchener (Mr. Lang) said that the amendment really is not necessary. He attempted to explain that the Bill will expire automatically at that time.

If an amendment to a Bill is simply to exemplify or strengthen something in the Bill, it would be out of order. The Speaker in her wisdom, I suppose with the help of the Table Officers, came to the conclusion that the Bill would not expire automatically and declared that the amendment was in order. Otherwise, it would have been ruled out of order, because you cannot move an amendment to do something that the Bill already does. That type of amendment would not be acceptable, certainly not to the knowledgeable people around our Table and our Speaker. I say to the Hon. Member for Kitchener, who is trying to persuade the Members of his Party to vote against this because it is already in the Bill, that that is not so.

Anyone who takes a simple look at the Bill and the amendment and accepts the Speaker's ruling will see that is not so.

Supplementary Retirement Benefits Act (No. 2)

The amendment is necessary. This would not be the first time the Government extended something like this over and over again.

A Liberal Member at the far end of the Chamber said this morning that he opposed the Bill. I can understand that. He cannot believe that the legislation will expire on December 31, 1984. It will if this amendment carries. Otherwise, it may go on for several years. It will be the pensioners who suffer.

When speaking on the Bill, another Liberal Member, the Hon. Member for Lambton-Middlesex (Mr. Ferguson), said something absolutely amazing. He said that retired pensioners "will have a gain even though they have had a loss". That is what he said. If that is not Irish, I do not know what Irish is. I do not want to reflect on the Irish.

Mr. Ferguson: Mr. Speaker, I rise on a point of order. If the Hon. Member had listened closely, he would realize that I said that in the first year there would be a loss and in the following year there could very well be a gain if the rate of inflation is lower than it is at the present time.

Mr. Taylor: That is hardly a point of order, but I accept the correction if a correction is necessary. When he was speaking, I thought I wrote down exactly what he said. I will check the "blues". I thought he said, "Will have a gain even though they have had a loss". He will have a tough time explaining that to a soldier's widow who now receives little enough to live on. She now finds she is going to have part of that cut off in the next few years. What about the retired civil servant who is having a difficult time today getting by? They are not going to look upon this as a gain at all. I think we should be realistic and say there is definitely a loss. There is something being taken away. If it were a gain, we would not need the Bill. Something is being taken away from them and that is part of their indexing, and they need that indexing to meet the cost of living today.

• (1720)

The Acting Speaker (Mr. Blaker): The Hon. Parliamentary Secretary rises on a point of order.

Mr. Lang: Mr. Speaker, I would not want the Hon. Member unintentionally to leave a misunderstanding in the House. Veterans' Pensions are fully indexed.

Mr. Taylor: I am talking about the widows of retired pensioners. Widows of retired soldiers are not going to be fully indexed. You are cutting part of it off. Let us not try to fool the population of this country. This is cutting part of the indexing of the widows of retired soldiers, pensioners, civil servants and RCMP personnel who are retired. They are widows, you know. When a man dies there is a widow left, and she is going to have part of that indexing cut off. So do not try to kid the troops. The Hon. Member had time to speak, Mr. Speaker, and he did not mention anything worthwhile. Now he is simply talking, and talking about nothing. I am not going to have a red herring pulled across my path. The widow of a soldier who was retired will now have less coming into her pocketbook each month. If that is not so, then I stand to be