

*Government Orders*

I wonder if my colleague can share with us what is happening in Prince Edward Island and what kinds of problems are being faced by the its seniors.

**Mr. Proud:** Mr. Speaker, I want to thank my colleague for the comments and the question he has posed.

I am concerned, as are most people in this place, about the adequacy of these pension plans. Many seniors have worked all their lives and are in a position in which they have not been able to pay into another private pension plan and are now looking to this pension plan and the Old Age Security as the only pensions with which they can pay their rent, groceries and other living expenses.

I find this very unfortunate. I believe that we, as members of Parliament, always have to be on the lookout to make sure that when we amend legislation such as this, we are doing it with the full interests of all Canadians at heart. I hope to see some day everybody in Canada, the younger people coming up, having the opportunity to pay into pension plans and that this pension plan is one that is adequate to look after people when they reach an age when they can no longer work or do not want to work any longer, when they want to retire with some dignity.

There are many organizations in this country, along with government, that have that responsibility. It is unfortunate that many of our senior citizens today find themselves in that category. I know people in my riding who retired from companies. A lot of them were Crown corporations. They retired back in the 1970s on an amount of money, let us say \$500 a month, and today it is still \$500 a month. That is not very much money to live on.

I believe there has to be over-all pension reform to ensure that this never, ever happens to the younger people of our society.

Regarding the hon. member's other question of people coming into my office asking about the Canada Pension Plan, and I am sure I have the same type of people coming into my office as you have, one of the big problems is the eligibility for receiving disability benefits from the Canada Pension Plan. Hopefully these amendments will speed up the process. It seems that everybody I have dealt with who has this problem of not being able to work and has no money coming in applies for Canada Pension and is automatically turned down. There must be some way of changing that situation, making the

disability benefits more accessible to these people. I do not think that somebody should get it and I am sure nobody applies for it that is not eligible for it. But this seems to be the norm, that everyone who I deal with who applies for it is turned down in the first instance. They go through an appeal and are probably turned down in the second instance and eventually they are eligible for it.

• (1700)

I heard many speakers say here today when they were talking about speeding up this process that the people who are doing it have to work within the laws. I think we as the legislators have to be able to change the laws to give that person who is applying the benefit of the doubt. We have to give them the opportunity that they are going to be able to get that and that they know they are not going to lose their house or apartment by not being able to pay their rent. These are areas that we have to make sure are taken care of.

I again go back to the questions asked about the amount of money people are getting. Certainly there is not enough money and there is never going to be enough money. I am a great advocate of pension plans and I believe that everybody should have the ability to pay into a pension plan. As legislators we should make this Canada Pension Plan a much more lucrative plan. I believe that Canadians would be willing to contribute more money to have a better pension down the road.

It is a hard sell to young people who have a pension plan in their company. I saw this happen two or three years ago where the company said: "Okay, you have two choices this year. You can lower the eligibility age or you can put in money to index the pension". Of course a lot of the young people said: "Well, we want to lower the age that we can go on pension". Those are things you pay for in years to come. There are people now who would like to have had that indexing in there and it is not there and that is unfortunate.

**The Acting Speaker (Mr. Paproski):** Before I go into Private Members' Business, I have received written notice from the hon. member for The Battlefords—Meadow Lake, Mr. Taylor, that he is unable to move his motion during Private Members' Hour on Friday, November 29, 1991. It has now been possible to arrange an exchange of positions in the order of precedence, pursuant to Standing Order 94(2)(a).