

● (1740)

**Some hon. Members:** Hear, hear!

**Miss Bégin:** It is not that they should not exist but they "belong" to the minister of finance or to so-called "economic ministers". It is essential that other ministers represent other voices in the cabinet. Between these conflicting positions come programs going to the various clientele of the government.

I will repeat, but with explanations, that for the senior citizens of Canada, 55 per cent of those who get part or full GIS—which means the majority of them—are in need of an additional pension. The majority of those, which is approximately 75 per cent, are unattached individuals. Because of that, these individuals still fall below the poverty line.

Last year we increased the GIS by \$300 million in order to bring those couples receiving the GIS above the poverty line. For the first time we discriminated positively in favour of the single people, those divorced, separated, and widowed who were receiving the GIS, but it was not enough. We gave them a break and brought them a little closer to the poverty line, but we are still lacking in that respect.

In Canada, a person alone used to receive half the pension a couple received. It is now well known that to live alone costs approximately 66 per cent of a couple's budget. The basic one bedroom apartment, along with the electricity bill, etc., amounts to exactly the same thing whether that apartment is occupied by a person alone or a couple. We have brought people living alone up to 55 per cent approximately of the couple's pension. That is where the \$200 million is needed per year in order to bring all Canadians, already in receipt of the government pension, just above the poverty line.

To come back to the subject of the bill, which could pass easily—since it concerns only the federal public servants—it should be noted this move will have an effect on the whole retirement policy in Canada, including the private sector and numerous small and medium-size employers. It makes sense and remains in line with what is needed right now regarding the public pensions for those already over the age of 65. In other words, I think I am saying to my colleagues in the House that surely we must be in favour of this bill and also of other bills, not just for the civil service, but for all Canadians who would like freedom of choice of their age of retirement. I find that is fundamental. And surely it will be the future that we will shape in this House of Parliament for Canadians.

Of course, I take it for granted that we will not abolish universal public pensions and that indexation will be maintained fully the way it is now.

**Mr. Knowles:** Hear, hear!

**Miss Bégin:** However, if those already in receipt of pensions do not get enough, how can we start pushing the idea, which almost becomes a luxury, of one being able to choose the age of retirement, either before the age of 65 or after.

### *Age of Retirement*

[*Translation*]

Mr. Speaker, I think I have succeeded in giving a brief outline of what I believe to be a very serious weakness in the system. It is not that I refuse to consider such a bill because I am in complete agreement with its principle and I especially hope that this principle will be extended to another area, that of the private sector. However, first of all I believe that we should urgently try to find the \$200 million necessary to help single people who receive the guaranteed income supplement because they still live below the poverty line. Of course, I have said that I believe that we should maintain universal pensions, and I was very happy to note ten days ago that the right hon. Prime Minister (Mr. Clark) had confirmed in the House that the policy of the new government would be to maintain the universal aspect of old age pensions.

I could say a lot more, especially about the fact that women as well as men, but particularly women in the private sector, who work in small or medium businesses or hold part-time jobs or do not belong to a union, have historically very little entitlement to private pension plans. This is certainly a priority and I am sure that eventually Canadians will be entitled to a personalized pension plan. This is my fondest wish.

[*English*]

**Hon. W. G. Dinsdale (Brandon-Souris):** Mr. Speaker, it is a pleasure for me to follow two distinguished members in this debate, mentioning the hon. lady first, the former minister of national health and welfare, who speaks from experience because of her recent responsibilities and, of course completely disinterested because she is nowhere near retirement age. On the other hand, the hon. member for Winnipeg North Centre (Mr. Knowles) also speaks from great experience, and even though he has a vested interest in the subject matter of the debate, he was pressing for lower retirement rather than later retirement.

I wish to make another personal reference, about the hon. member for Winnipeg North Centre. He has certainly demonstrated that people who live and serve beyond that magical age of 65 certainly lose nothing in the process of aging, because he has been Chancellor for three successive terms of that great institution of higher education, Brandon University. He has served with distinction not only in this House but also in that extra curricular capacity.

**Mr. Knowles:** A university of which the hon. member is an honorary doctor.

**Mr. Dinsdale:** Thank you. The hon. member for Grey-Simcoe (Mr. Mitges) should be congratulated for bringing on this debate because it reflects a growing concern and pressure. The pressures with respect to age of retirement, of course, reflect the changing demography of the land. We are living at a time when the baby boom of the post-war period is in full swing. In this chamber, for example, we have seen the average age drop considerably since I first arrived here in the early part of 1951. In those days the member for Brandon, who died in office, had reached the ripe old age of 83. He did not get