

*Government Orders*

• (1600 )

To inform those who are in the Chamber, student loans can vary. If one goes on to professional school or pursues a doctorate or a masters thesis domestically or internationally, the bill is rather large.

What happens if two people are married and both have student loans and say: "We are not going to have children right away. We are going to wait a number of years because we want to pay off our debt in terms of student loans. We do not want to give our money in terms of rent to a landlord. We would rather have some equity. Therefore we will take a few years save some of our money make a down payment on a home and try to make our mortgage payments so that we are not going to be in a situation which some Canadians have determined to be 'house poor.'"

That is you do not want your mortgage to be of such an extent that you have very little income left for anything else. The couple gets married. They pay off their debts or attempt to pay off their debts such as student loans. They save money for a down payment on a mortgage. The mortgage rates just recently just came down. In some areas of the country they have been very, very high as my colleague from Broadview—Greenwood will attest to later on.

Then all of a sudden tragedy hits whether by accident or by disease. One of the couple is deceased. You have paid your benefits into the Canada Pension Plan and you are a survivor. But because that lady has no children she is denied the benefits of a program which she quite justifiably placed monthly payments in each and every month and each and every year.

I suggest that that situation is not fair. The law as I said earlier this morning is wrong and ought to be changed.

What about the widow who is 43 years of age who does not have a bankroll of cash. She does not have a situation whereby someone from afar could send cheques in large amounts of money but who does everything she can to raise her family and provide them with the necessities of life that many of us have taken for granted so often in this Chamber.

She has a couple of children. She assists them in going on to pursuing their education but because of an oversight her benefits are dropped substantially. Members might say: "Well, \$215 down to \$170, come on, that is \$45, not a lot of money".

Let me tell you about \$45 and what it can pay in terms of the family income which is basically limited.

It might help to pay for the telephone which is a monthly expense. Notwithstanding the interventions made by Bell Canada and all of the telephone companies, the telephone rates have not come down. They have not come down. That is one expense.

It can be used to buy bread. You can buy bread with that \$45 a month. You can buy milk with that \$45 a month. You can also buy such things as snowsuits for your child who may wish to go to school and participate with other children in various activities both on the school grounds and off the school grounds when the weather is cold.

It may also pay for swimming lessons. It could be used as a transportation subsidy for a child under the age of ten who after school may have to travel a distance to get home or because of some special arrangements there might be sickness in the family or one might have to go to a dentist.

But the Government of Canada in this law, the Canada Pension Act, has denied that individual of that amount of money.

Mr. Speaker, I say to you with great respect that that is unfair. The law is wrong. Bill C-39 could have rectified that situation. It has not done that.

We are not talking here about a substantive sum of money but we are talking about a substantive sum of money for the recipients of the program. I have used the figure of \$45. Well, \$45 is almost \$600 a year. It is well over \$500. I think I am correcting my addition here. Let us forget about bread and milk, snowsuits, transportation subsidies. Let us talk about other things.

Do you know that there are numerous Canadians across this country who have to pay each and every month for something which many of us never think of. It is called a power bill or a utility bill. You may live in the regions of the country where sometimes the weather can be quite erratic. That is not to suggest that the weather is neither cold or erratic here in the nation's capital. But I just bring it to the Speaker's attention. Many individuals are on a plan whereby they spend each and every month a set sum. If the weather is extremely cold they still pay that sum of money which is that \$45. If the weather is very warm they still pay the \$45. It provides the home with heat. It provides the family with light. People do their homework under the light and some people wish they did not do their homework under the light. But it provides a necessity. We have not rectified this error in this particular bill.