

We, as senators or members of the House of Commons, either earn our pay and our pension or we do not. If we earn it, we are entitled to it, the same way that any civil servant in this country is entitled to it. I find it and I have always found it — and I will use a term which may be exaggerated — rather two-sided to send someone to the Federal Court, or other such position, after he or she has been a member of the House of Commons, from which they will collect very good pay and receive a pension on top of that. I am not opposed to putting some respectable order into that area, but when will the government apply the policy that it imposes on former members of Parliament to its own employees? That is the question.

We are talking about fiscal responsibility and budgetary restraint. The one area where the government could save significant amounts of money is the area of multiple pensions collected by extremely wealthy people in the service of the Government of Canada.

I think it behooves the government of the day to look into that matter and to present a proposal to Parliament that will apply to those people the same policies it wants to impose upon members of Parliament. Otherwise, it loses its credibility. It is as simple as that.

Hon. J. Michael Forrestall: Honourable senators, I have remained somewhat silent and outside of this matter. Senator Corbin talks about uniqueness. I have something unique about my situation as well. I relate it only to draw attention to it in the hope that in the next round of amendments it is seen as a deficiency in the act and is corrected. While, to my knowledge, it affects only me, it could very well affect all or any of us now and in the future.

I paid into the parliamentary pension program from 1965 until 1988. I am not — and this is important to bear in mind — a member of the Senate pension plan. I cannot pay into it. You say, “Well, your pensions are paid up in full from your past service.” Yes, that is true, and there is no doubt about it. If I were to leave here tomorrow, I could draw a full pension fully indexed.

Hon. Marcel Prud’homme: Only if you are over the age of 60.

Senator Forrestall: You know how old I am. You know I am old enough to enjoy that benefit, Senator Prud’homme.

If the honourable senator, who is my dear friend, wants to make a speech, I suggest he go ahead and make one. I want to make a point because on two occasions in the past he has misinterpreted my position in this matter. Indeed, he is one of the reasons I felt it necessary to get on my feet today to try to set the record straight.

My problem is this — and I hope it will be corrected: Should I retire and draw my pension, that would be fine, and there would be no problem at all. Should I die — I am a widower now; my

last wife passed away some four or five years ago — my pension is paid up. Should I remarry, however, my new spouse will not be entitled to that pension should I die. I cannot pay into the pension here. If I were able to pay into the pension here in the Senate and remarry, my spouse would be entitled to the pension and all the benefits. Because I would have married her after I had finished fully paying up my pension, she would not be entitled to reach back. Only those spouses who participated in the development of that plan are eligible to participate. There were two and one, God rest her soul, passed away. Presumably, the other one, under existing law, is entitled to 100 per cent of that pension, and in fact we separated and divorced some 20 years ago.

I cite this because it is not fair. Should I remarry, I cannot offer a spouse any pension protection. When I die, my estate will be credited with whatever is due me in one year. The government then takes back their share with interest and everything else. What is left over goes to my estate. It is taxed in the year of death — that is, being dead, I cannot reach forward or back so it is taxable in that year. I will lose half to the government and another half of the half to the government through income tax. In any event, then there is the little bit of cash left that goes into the estate. That, presumably, would go to my beneficiaries.

Do honourable senators see the little loophole that is left? I cannot offer a spouse the protection of a pension. I think it is a God awful thing. For those in the press who love to crow about this golden handshake we get, I invite them to take a look at my situation. I paid into the plan for 25 years or so. If I stay here to age 75, how much longer will I live after I get it? I will only draw a minuscule portion of the amount I paid into the plan. That is fine because I did not pay it in to draw it down when I got older; I paid it in to protect myself when I needed earning protection, as well as to aid my widow and my family.

I have tried to pinpoint a deficiency that I hope will be corrected. I hope my honourable friend understands that my position is slightly different from a lot of others, although there may be others with the same problem.

Senator Prud’homme: Honourable senators, first, I should like to say to my good friend Senator Forrestall that I have no disagreement with his position. That has been my position all along.

Early in the 1980s, I was the chairman of the House of Commons Members’ Services Committee. All those new members who came after me who wanted the glory of the press for their stance on double dipping never did anything about double dipping — they only talked about it. I did something about it. I made recommendations to the House of Commons in a report dealing with double dipping. I hear now that those recommendations form the foundation of the present bill, some 10 years after my recommendations were submitted.

I have never been credited by the press, or *The Hill Times*, or anyone else for having done that work, but it is now part of the bill before us today. It is a recommendation which was made a long time ago. I say that to set the record straight.