

*Old Age Security Act*

reach retirement. That should include a much more flexible approach to retirement so that people can take retirement at an earlier age than they are now able to do. It includes reforming the pension system so that perhaps this piecemeal approach would not have been needed. If workers who were retiring or who suffered an early death had had decent pensions and benefit schemes in their jobs, we might not have been required to debate Bill C-26. It could have simply been a matter of course and accepted that survivors' benefits to the surviving spouse would have exceeded the \$400 or so per month which will be made available under this particular scheme.

Unfortunately that is not the case. In particular, it is not the case for women because most women do not benefit from any other pension regime if they are in the workforce except the Canada Pension Plan. Canada Pension Plan benefits are unfairly reduced in a discriminatory way because women are systematically discriminated against in terms of what they earn in the workplace.

Most workers do not live to benefit from pensions for which they may have paid for much of their lifetime. Members of the House are in a different and favoured position. However, most workers find that they switch jobs before the vesting period takes place. Perhaps the firm goes bankrupt before they collect a pension. Perhaps they die before they reach the age of 65. There are various other ways by which people lose benefits to which they have contributed, in particular the benefit to spouses to which their other half may have contributed. These kinds of problems have to be addressed, rather than simply leaving them to one side and saying that we are sorry but we cannot afford to do anything about them now.

*[Translation]*

Poverty is an ongoing affair with our senior citizens. Bill C-26 will alleviate but some of this poverty, as it does not meet the needs of single people or divorced or separated people over 60. It does not meet the needs of those who have lost their jobs because of economic conditions, who were the victims of a plant closedown, who are no longer able to keep their jobs because of health problems and who, between the ages of 55 and 60, now find themselves probably still married, but without the necessary income to live decently. These people will continue to be poor because this Government still ignores their needs and the fact that they should live with dignity in their old age.

*[English]*

It is for those reasons that, while we support this particular Bill, we do so somewhat reluctantly and with the very strong and expressed hope that the Government will see fit to speed up pension reform, to speed up the option for workers to retire at the age of 55 or 60, and to use early retirement as a concrete means of reducing the economic crisis and the unemployment crisis by freeing up jobs for younger workers in favour of older workers who would prefer to retire now if they could possibly have the option.

**Mr. Hawkes:** Mr. Speaker, I am moved to make a couple of comments in response to the Hon. Member. He is new to the federal Chamber. I mentioned the issue of relevance particularly because I think it is important to get this Bill into law as quickly as possible. People need the benefits. If Hon. Members were to keep their speeches a little shorter and relevant, we could move the Bill through the House more quickly. People say they support it: there is a way to demonstrate that support.

I must comment somewhat upon the substance of the Hon. Member's remarks. It has been my experience in five and a half years in this Chamber that there is no piece of legislation that we can conceive of that does not advantage some people and disadvantage others by comparison. The nature of our responsibility in this Chamber is to do that fairly, justly and in accord with the true traditions of this country. It is also true that those who would lead people to believe that resources are infinite rather than finite are doing a service to no one.

● (1420)

Within that context of advantaging some and disadvantaging others with the certain knowledge that resources are finite, that they are limited, Members of this House should join together to pass this legislation because it does provide some of those limited resources to a group that is very special. These resources are intended to go to recently widowed people who do not have sufficient money to live in dignity. Are they a special class of persons? I suggest they are. When death occurs within a partnership, it is a moment of trauma. It is quite unlike most other experiences in life. When that moment of trauma is accompanied by financial hardship, you really have a situation that is unique, different and important. I am proud to belong to a Party that has a Cabinet which has made it a priority to deliver some sense of economic stability to people who are in that trauma. I hope we will not confuse it with other situations because it is unique, important, something we should all support. I urge all Members to keep their interventions as brief as possible so that we might move this Bill forward and put it in place. It would speak well of this Chamber if we were to act in this fashion.

**Mr. Cassidy:** Mr. Speaker, in responding to the Hon. Member, I certainly appreciate his comments. Having had legislative experience in another chamber, I appreciate that no single project of law can respond to all of the needs that you might want to see responded to. If his Government is so impatient to see this problem resolved, it should propose bringing forward the effective date for these spouses' allowances from September, 1985 to an earlier date. Saving a few hours of debate in this Chamber is not going to put benefits into people's pockets any sooner unless the Government is prepared to change that effective date. If the effective date stays where it is, then we have all the time in the world to debate the matter in this House. It is not the Chamber which is the obstacle; it is the Hon. Member's Party.

The other point is that the Hon. Member was the chairman of the task force on technological change which reported over the course of the summer. I commend him for that report.