

Supplementary Retirement Benefits Act

January 1, 1982. A press release was issued last December explaining that this was how the proposed legislation would operate, and all departments and agencies were asked to bring this to the attention of those who might be affected.

Adoption of this amendment will mean cost savings that will grow year by year. That is, there will be a cost savings of some \$6 million in 1983 alone, and because the savings are both additive and compounded, they escalate rapidly in subsequent years. This is very useful as far as personnel management is concerned, because of the tendency of public servants to retire in the last quarter of the year. I am advised that last year, better than half or 56 per cent of retirements took place in the last quarter.

There is a final dimension to the bill that I would like to discuss, and that is the effective date. The original intention was to have prorating apply to anyone who retired any time during the year the amendment was proposed. Every effort was made to draw this application to the attention of those who might be affected.

However, we are conscious of the representations made by the New Democratic Party that this timing does effectively change the rules of the game for those who retire before the change is actually enacted. The government is prepared to entertain an amendment to that effect when the bill reaches committee stage.

Mr. Vince Dantzer (Okanagan North): Mr. Speaker, I am glad to have the opportunity to speak to this bill which is long overdue. This party supports the bill but deplors the time taken to get it before the House.

As the minister has said, the bill will correct the longstanding loophole commonly referred to as the "year-end loophole". The government is given to closing taxation loopholes and I am glad to see that this one will not take money from the average citizen but will merely correct a provision in the act. I was glad to hear the minister say that a lot of money will be saved as a result of this legislation, but he did not indicate how much money had been wasted over the years because the loophole was not closed earlier.

The thing that concerns this party is that the government took so long to bring the legislation before the House. When the government came into power in 1980, one of its major platforms was pension reform. That was to include all pensions—for Members of Parliament, civil servants, the CPP—everything. In the Speech from the Throne, the Prime Minister (Mr. Trudeau) said that Parliament would be asked to consider a program of action that was designed to respond to individual needs by promoting greater security for the elderly. He also said that the government would convene a national pension conference in the fall of 1980 and that work must begin immediately to design better methods of providing flexible, portable and secure pensions. That pension conference was not held until late 1981, Mr. Speaker. Then the Prime Minister said that he would talk to the provinces and promised a meeting in July 1981. It was not held, Mr. Speaker.

The Minister of National Health and Welfare (Miss Bégin) has promised a green paper on pension reform every month since last November. Only recently she had indicated in speeches to pension conferences that pension reform would come about by the end of June. We find out now, however, that the green paper or the buff paper or the white paper or whatever colour it is, will not come before the House until some time next fall. That is an irresponsible and inadequate response to the needs of pensioners of this country.

For a long time there has been a great deal of discussion about pensions, most of it initiated by the government. The studies include "Canada at the Pension Crossroads", a report prepared for the Financial Executives Research Foundation (1978); the Confirantes Report by the government of Quebec in 1978; "the Joint Health and Welfare/Finance Study of Retirement Income in Canada", the Lazar Report, 1979; the Senate Committee on Retirement Age Policies (1979), and the Economic Council of Canada's "One in Three, Pensions for Canadians to 2030 (1979)". That was followed by a select committee of Parliament in Ontario, and the final report was received this year.

• (1550)

So it is very difficult to say that most of the studies, most of the information available, most of the research has been done. What I am asking this House, and in particular the government, is, why the long delay? I am asking the Minister of National Health and Welfare, the Minister of Finance (Mr. MacEachen) and the Prime Minister if they could not bring forth the results of their studies a lot sooner than next fall. Because of the long delays we have many people very worried. Recently we have seen additional reports from Quebec and British Columbia, and most recently a rather comprehensive report on pensions from the Canadian Labour Congress. I personally have seen reports and studies done by small business in Canada, and they are certainly concerned with the delay. They are concerned about the delay, the amount of uncertainty, and the kinds of signals they are getting from this government as to what direction pension reform is going to take.

Certainly we are all indebted to the women's organizations, in particular the status of women groups, for holding very comprehensive conferences throughout the country to bring forth the real problems which pensions hold for women. Yet the government, in spite of all this information, refuses to act. We depend on pensions, and I feel members opposite have not taken advantage of the climate in this country to have the government bring forward proposals to be discussed and passed into law.

It is interesting to know that by and large most of the authors of the studies have agreed on a few essential but major changes in our pension schemes. All these studies indicate a general agreement that the elderly living in poverty should be helped. The Minister of National Health and Welfare has many times in her speeches emphasized that this is her first priority. Why have she and the government not acted on that