

*Superannuation*

pension benefits, costs, and "such further and other relief as the honourable court deems just".

The Minister has moved wisely and quickly to avoid a lengthy legal battle that would be both costly to the Government, embarrassing, and could have had even more far-reaching results than the Bill before the House today. A guarantee of fairness is an essential element of a good pension plan. Bill C-24 is a long awaited and positive step in that direction.

No one can disagree that those changes are necessary, long overdue, and deserve to be passed without delay. After so many years of inaction, surviving family members are finally getting the benefits to which they have been entitled for so long. They are finally being treated with fairness and without discrimination.

Another change which may not elicit as much attention, but is nonetheless welcome, is the removal of gender based language in the Acts. The law will now recognize that pensioners and survivors may be either men or women, that a child may be either a son or a daughter, and should be treated equally regardless. It will recognize that even Senators—heaven forbid—may be survived by a spouse who is not necessarily a widow.

However, I have several concerns I wish to raise which prevent me from heaping too much praise. First, there is no retroactivity provision in the Bill before us. Benefits will be reinstated from the day the Act comes into force with no compensation provisions for the time benefits were suspended. This means that a surviving spouse, regardless of whether he or she was without benefits for 20 months or 20 years, will get no restitution for past injustices.

Conversely, where a lump sum payment was arranged for survivors in lieu of ongoing benefits, that money will have to be entirely repaid either in a lump sum or by regular monthly deductions, again with no compensation for how long the discriminatory effect was experienced.

I have sought and received the assurances of the Minister, and I am pleased to hear them repeated today, that the regulations to be introduced will allow beneficiaries a wide choice of how they can make the repay-

ment, so that it will not be an onerous obligation, eating away at their restored income.

There are other inequities that still need to be addressed, including the status of common law spouses, discrimination based on age at the time of marriage, and different levels of benefits among different groups of pensioners.

Another essential to survivors' benefits pension reform is the one basic, long awaited change, still unfulfilled—an increase in benefits. Survivors of superannuants in Crown corporations have, for several years now, enjoyed an increase in their pensions to 60 per cent while those of federal pensioners still receive only 50 per cent.

• (1140)

This can perhaps be likened to the story of the shoemaker who provides customers with high quality footwear and careful service while the employees work barefoot. It is all too easy to be cynical about this omission and to believe that the Government is holding this basic entitlement back as a bargaining chip for future pension reform measures which may not be as well received.

If the world were a predictable place with all trends, economic and otherwise, following a clearly defined pattern, then pension plans would be relatively simple and non-contentious. However, many of us in this House know all too well that things do not always go the way we expect them to go. Pension plans by their very definition are the means to guaranteeing a secure future for ourselves and our families when we retire.

Given the unpredictability of our world, this process involves a delicate balance of understanding past trends and educated crystal ball gazing, all the while keeping in mind the best interests of all the contributors and remembering that they have bought and paid for the benefits accrued from their investment. Certain guarantees must be built into any plan to ensure it does not become simply a forced saving with no worth-while investment value. Thus I would like to reiterate some basic principles which must be guarded jealously in future pension reform.

First, the terms "indexed" and "pension" can never be far apart in a discussion of pension reform. We in the