

*Government Orders*

[Translation]

Finally, I ask that we remember that this 100 per cent clawback will, in the end, add to the poverty of elderly women. Most of the households from which the old age security will be extracted are comfortable based on the income of the husband, not the family. Many of those incomes are based on pensions that die with the pensioner.

[English]

On the death of a spouse, many thousands, and perhaps hundreds of thousands of widows will be left with no pension beyond the old age security. The extra comfort they could have been left with by savings accumulated from the old age security their spouses now receive is being removed from them. In fact, the government is knowingly ensuring that it is senior couples with only one income that will sacrifice most. It is doing this by basing the clawback on the individual's income, not the family income. As a result, two seniors with \$49,000 income each and a family income of nearly \$100,000 do not return any old age security to the government, while a couple with one income over \$50,000 does. Senior households with two incomes can earn twice as much before losing any old age security. Yet this government continues to talk about fairness in taxation. The same principle applies to the family allowance. Higher income, double-earner households will not pay the same clawback as more modest, single income households. This government seems to forget that in many families where only one partner earns an income, the family allowance is the only income a woman can call her own.

• (1250)

This move on both seniors' pensions and family allowances has nothing to do with good social policy, it has only to do with grabbing money from Canadians wherever the government can get it. The government is hitting the elderly again by its changes in the rules for RRSP contributions. Now pensions will no longer be eligible to be transferred to RRSPs, another source of tax from those who can least afford it.

[Translation]

Madam Speaker, fully one-third of the adults in my riding of Ottawa West are over 65 years of age. Not all of them, in fact, a small minority will be affected by this measure, unlike when the government threatened to

deindex all their pensions. But I know many of them are watching this afternoon and I urge them to understand that this is only the first step in a much larger assault on all their pensions.

[English]

The government is trying, through this initial step, to accomplish, through the back door, what it was stopped from doing through the front door, when Canadians all across Canada, old and young, objected to the deindexing of seniors' pensions. I urge seniors to understand and I urge all Canadians to understand that they have a Prime Minister who stated his intentions with respect to indexed pensions very clearly before he was even the leader of his party. He said outright that indexed pensions should be phased out and then outlawed. The Prime Minister still believes that and I urge all seniors and all Canadians to let the Prime Minister and the government know that they do not agree with it. A deindexed pension is no pension at all.

This bill, more than any other, embodies the Tory right-wing agenda. It abandons all pretence at fairness and justice. It abandons the great Canadian dream of a compassionate society that cares for the elderly, cares for those less well off and nurtures that bastion of a strong and durable economy, the small business. It lays bare the moral bankruptcy of a government that just a year ago talked about sacred trusts and knew very well its intention to smash every one of them. Once again the government is too arrogant or too afraid to face the exposure of its hypocrisy through free and open debate in this House. Once again, for the twelfth time in this new session of Parliament, it has invoked closure to stop Canadians from hearing what is wrong with this bill it proposes to pass.

This bill is a betrayal of seniors, a betrayal of families, a betrayal of many of the values that this country holds dear, and yet once again the government will use its power of numbers in this House to pass it. I urge members opposite to rethink their position and I urge the public to let the government know what it thinks of this bill.

**Mr. Chris Axworthy (Saskatoon—Clark's Crossing):** Madam Speaker, Bill C-28 covers many matters and in the short time available I can only concentrate on a couple of them. I would like to concentrate on the clawback of family allowances and old age pensions, matters of considerable concern to all Canadians and