

bill. When one of the spouses dies, that is the one who is over 65, that is when the drama occurs, explodes in the family, as the widow or the widower within the 60 to 65 category loses overnight, in the same month as the death occurs, as the minister said yesterday, all of his or her rights vis-à-vis the federal government under Bill C-62. All those rights just disappear all of a sudden. There is no income left. The only thing left to live on is the pension of the previous month that is payable at the end of the month, as provided in a clause of this bill. So there is no more income.

Such is then the situation of that widow or widower. What is the next step? The minister said yesterday, again in his bounty, that they only have to go to the social welfare office. In my case, that would be the social welfare office in Victoriaville, and one has to have an appointment to go there, no less! Then an appointment is set: Come and see us in a week, three days or five days from now. Then a visit will be paid to you because an investigation has to be made in the spouse's house. Once the investigation is made in the spouse's house, a check must be made. Then, Mr. Speaker, bank accounts must be audited.

This is what is provided by the legislation on social assistance. If that person has more than, let us say \$1,000 in the bank, she does not qualify for social assistance under the law. The social worker answers to her: Madam, live on your savings first and when you have only \$200 left in the bank, you will come and see us; when you have nothing left, come and see us and we might then make an inquiry, review your case and help you. This is exactly the legal situation that widows and widowers will be in, particularly in Quebec, if the spouse of more than 65 years happens to die.

It means that, overnight, at a month's notice, a widow will have no more income until she has spent all the meagre savings she kept for her burial, because people of that age think of their burial and save consequently. But darn it, let us try to be clear-headed and let us understand that this is exactly the situation of our fellow citizens aged 60 and 65. For them, retirement becomes something real while for many of my colleagues here, retirement is far off.

But let us try to identify ourselves with these people of 60 or 65 for whom work has become a problem, whose physical capabilities are diminished in spite of a long and valuable experience and who are very often rejected by the labour force. What are we witnessing, Mr. Speaker? When someone retires nowadays and when the spouse is not 60 years old, all the members here are invited to parties, banquets, 50th anniversaries and so on in our ridings. We probably all go there.

At the end of the evening, once everybody has eaten his fill and danced, people leave, say goodbye, but when you stay behind a little and you look at the people around you, when you consider the human aspect of it, what sort of people stay in the room until dawn? The spouses of people who do not qualify for a pension because it was not given at 60; it is those people who wash the tables, do the dishes, put back chairs, tables in their place, and work until the wee hours of the morning in order to earn an income.

Mr. Speaker, with Bill C-62,—

Old Age Security Act

Mr. Béchard: Their heart is in the right place.

● (1730)

Mr. Fortin: Stop interrupting, listen to me and hear me. You can have your turn later. That is what democracy is all about.

With Bill C-62, in the case where a man dies and he qualified his spouse, that woman, and this is dramatic, Mr. Speaker, will have no other income, all the more as the deceased quite possibly had a small life insurance policy. Consequently, this woman loses all her rights before the federal and provincial governments, and has no longer any income. With the old age pension, one is allowed a few thousand dollars in the bank, since it is not the amount of capital that matters but the income derived from this capital.

Mr. Speaker, with the old age pension, people between 60 and 65, which is the critical age in our industrialized, automated society, must be allowed a few savings, and we have no right as a society to grab those hard-earned meagre savings of people who have often been exploited as cheap labour during their long working life, to grab their savings on the pretence that old age security pensions are given on a selective basis, as the minister said.

Mr. Speaker, once again I ask the minister whether he considered that case. I urge him to be realistic with respect to the administration of social welfare, to tell us whether what I am saying is right: when married or unmarried persons have over a thousand dollars in the bank, they have no right to social welfare, they must first eat into their savings, find themselves completely destitute, and only then are they entitled to the public "Bourassa approved" pittance.

Mr. Speaker, I believe this legislation is discriminatory and unfair. I think old age security pensions should be universally available to all persons of 60. I feel that retirement at 60 should not be compulsory, people who want to work should be allowed to do so and, darn it, those who, either through disability, physical handicap, fatigue or exhaustion because of their age, should be taken care of and not penalized or thrown with impunity into the hands of a government of mishandlers in Quebec.

Mr. Speaker, I know myself of cases in Victoriaville and elsewhere where recipients are forced to do not quite decent or acceptable things to receive their meagre pittance of welfare benefits. I have on hand cases, social insurance numbers and addresses of people who were cut off after investigation because they had one thousand dollars in the bank. They were told, and I have letters supporting this, spend that money and when you run out of it, come and see us!

Mr. Speaker, the direct result of clause 1 of Bill C-62 is precisely not to help people of 60, but rather to give them some hope for a few months and as soon as death strikes, to get rid of them with impunity and to pass them on once again to the provincial government.

I say that if this government is generous and good enough to consider granting the pension at 60, it is a first step which should be made. Once the government has taken charge of the material condition of the Canadian citizens, it does not have the right to cast them aside