

I now come to survivors' pensions. These features are also rather expensive. They are features which, on constitutional grounds, could not be included in Bil C-75 although we had intended at that time, when the constitutional matter was resolved, to enact such a pension. These survivor pensions are payable to unmarried orphans, widows and disabled widowers of contributors who have contributed for three years and for one third of the number of years in which they could have contributed. Permanently insured status is achieved after 10 years of contributions.

The orphans' benefit amounts to \$25 a month for each orphan up to a maximum of \$104.17 for the orphans of one contributor. These amounts are escalated as prices rise after 1967. If a contributing mother dies, her children can get a benefit only if she was maintaining them before her death, and they are not already receiving a benefit.

The pension is paid to an orphan until he or she reaches age 18 or until age 25 if still attending school. I might note that age 18 is the same age at which youth allowances are discontinued and the age at which blindness and disability allowances can commence.

The widows' pension amounts to \$25 a month plus 37½ per cent of the husband's retirement pension for widows under 65. This is payable to widows with dependant children, disabled widows and to all widows over 35 when their husbands die. If the widow is under 45 when her husband dies and without dependant children and not disabled, her pension is reduced by one twentieth for each month short of 45 the widow is at the time she becomes such a widow; at 35 the pension is reduced to zero.

As I pointed out in the house, the basis for this is the relative difficulty any woman has in finding employment after she has been out of the labour force. I am sure it is the experience of all of us that difficulty increases the older she is when she is left as a widow. As I pointed out in the house, the basis for this is the relative difficulty in finding employment at various ages.

For widows 65 and over the pension is 60 per cent of the husband's retirement pension, subject to reduction if they also receive their own retirement pension. The pension is payable the month after the husband dies, and ends when the widow dies. It is suspended during any subsequent marriage; it is also suspended until age 65 for widows who are under 35 when they cease to be disabled or to have dependant children to care for.

Some of you may not agree it is a good thing that a woman will not be able to accumulate husbands and accumulate their pensions. She is, of course, going to be allowed to draw the maximum for one pension. Personally, I am not sure it is a good idea, but since most of the members of the committee are gentlemen, perhaps they will think it is a fair thing.

The disabled widows' pension is the same as the widows' pension. However, to qualify, a widower must have been disabled and dependant on his wife before her death.

So, you see the equality of the status between the sexes is pretty much one way.

The death benefit amounts to \$500 or six times the monthly retirement pension, whichever is less. It is payable to a deceased contributor's estate in a lump sum.

All these pensions and fixed dollar amounts, such as the death benefits, are subject to escalation by the cost of living index. The \$25 flat rate component of the disability, widows' and orphans' benefits will be adjusted in line with the cost of living index from 1968 on, the first year in which any of these benefits can be paid. The disability benefit will not be paid before 1970. If this seems unduly harsh, remember that it is a very generous and long term benefit.