

ry 18, 10 per cent; and category 17, 12.4 per cent. It is interesting to note that the pensions granted to members of the regular forces are almost identical to those granted to veterans who served in wartime.

● (1430)

Any discussion of veterans legislation would not be complete without mentioning the so-called 48 per cent clause. Eighty-five per cent of our pensioners received less than a 48 per cent benefit, and the result has been that 85 per cent of veterans' pensions cease with the death of the veteran. The survivors who cared for them, and who suffered many of the hardships that they did in their lifetime, have their pensions cut off. I know of no other group of federal pensioners who are treated in the same way.

I ask: Is our veterans legislation really the best in the world if only 10 per cent of those widows who were most helpful to the veteran are considered after his death? I do not think it is, and I feel this is a matter that has to be corrected, and corrected as soon as possible.

Senator Carter suggested there is no particular need for this bill to go to committee. I agree, if we are only going to consider the appointment of a deputy chairman and two *ad hoc* members, and the increase in tenure from five years to 10 years. In fact the tenor of this bill really does nothing more than entrench the resident Liberals, as I like to term many members of the Pension Commission and the Pension Review Board.

Honourable senators, I was rather annoyed to see a Canadian Press article headed: "Passing of Bill C-11 provides a better break for the veterans." I fail to see a break for any veteran, except possibly the individual who will be appointed deputy chairman. I shall look forward in the next 10 years to hearing of a veteran who has received any benefit from Bill C-11.

Senator Macdonald: Honourable senators, may I just add one word to substantiate what Senator Phillips has been saying? I wish that the pensions and allowances payable to veterans were treated in the same way as those paid under the old age security legislation. As you know, if a person who is receiving old age pension dies, then the pension for the whole of the month in which he dies is payable to someone—either his heir or someone who has been taking care of him. This is not the case with respect to veterans' pensions and allowances. They cease on the day the veteran dies, and to get the remainder of the pension or allowance for that month—and in some extraordinary circumstances this is possible—it is necessary to fill out a large form in duplicate or triplicate, and the person so applying has to show that he or she is poverty stricken before the appropriate amount for the balance of the month is paid.

In mentioning this, honourable senators, I should like to suggest that consideration should be given to paying veterans' pensions and allowances in exactly the same way as old age pensions are paid.

Hon. Chesley W. Carter: Honourable senators—

The Hon. the Speaker: I wish to inform the Senate that if the Honourable Senator Carter speaks now, his speech will have the effect of closing the debate on the motion for second reading of this bill.

Senator Smith (Colchester): Honourable senators, I wonder if Senator Carter, in closing this debate, would devote his attention particularly to the manner in which, and the extent to which, this bill is going to benefit the veteran who might be eligible to receive a pension.

Senator Carter: Honourable senators, I should like to thank Senator Phillips, Senator Macdonald and Senator Smith (Colchester) for their fine interventions in this debate. Senator Phillips raised some valid points, with which I am very much in agreement. However, before replying to Senator Phillips' remarks, perhaps I should deal with the question posed by Senator Smith in which, if I understood him correctly, he asked what benefit Bill C-11 will grant to veterans.

By itself Bill C-11 will not grant any specific benefits to veterans, because it is a bill that has to do with procedure and not with the allocation of benefits *per se*. The benefit that veterans will derive from Bill C-11, I hope, will be in respect of something mentioned by Senator Phillips. It will lessen the delay that a veteran has to endure now, while waiting for his pension, from the time he submits his application until a final decision is handed down.

Senator Phillips stated that the Pension Commission needs a thorough review, but I would point out to honourable senators that this thorough review was made, as I said in my introduction of the bill, a few years ago. Perhaps the system is not working as well as we had hoped—and certainly it is not working as well as I personally had hoped—because our great desire at that time was that the new machinery would lessen the time that veterans had to wait for their pensions. That has not materialized to any great extent, but I do not know what changes can be made to overcome this difficulty, because the machinery we have now in the Pension Act, which consists of the Pension Commission itself, the Entitlement Board, and finally the Pension Review Board, is the very machinery requested by the veterans themselves. It was fully endorsed by the veterans, and all the veterans' organizations, so any failure that we have is more or less due to the human element in the machinery, rather than to the machinery itself.

Like Senator Phillips, I deplore the long wait—sometimes a year, sometimes more than a year—that veterans have to experience in getting their pensions, but I would ask him, if Canadian mainland veterans have a grievance in this respect, to consider how much greater the grievance is that the veterans in my province have. The veterans in Newfoundland first have to make their application to the British authorities in London, and then wait a year or more before the British authorities hand down a decision, before they can apply to the Canadian Pension Commission. Although the terms of union between Newfoundland and Canada expressly state that a Newfoundland veteran is to be treated as though he had served in the Canadian forces, as far as the pension machinery is concerned he is treated very differently. Instead of having to