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## **Standing Committee on Veterans Affairs**

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**EVIDENCE**

**Thursday, November 5, 2009**

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**Chair**

**Mr. David Sweet**



## Standing Committee on Veterans Affairs

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• (0900)

[English]

**The Chair (Mr. David Sweet (Ancaster—Dundas—Flamborough—Westdale, CPC)):** Ladies and gentlemen, *bonjour à tous*. Welcome to the 32nd meeting of the Standing Committee on Veterans Affairs.

We have four guest witnesses with us today. I ask them to be patient for a moment while we handle a brief amount of business, and then we'll go right to them, our witnesses: Mr. Labelle, Mr. O'Handley, Mr. White, and Mr. Mallette.

We have a note from Ste. Anne's Hospital suggesting that our visit and tour scheduled for the last week of November be changed to December 3. I thought we could easily get unanimous consent on that. Is that okay with everybody? I believe December 3 is a Thursday as well.

[Translation]

**Mr. Roger Gaudet (Montcalm, BQ):** That's perfect, Mr. Chair.

**The Chair:** Thank you, Mr. Gaudet.

Mr. Stoffer, do you want to ask something?

[English]

**Mr. Peter Stoffer (Sackville—Eastern Shore, NDP):** Mr. Chairman, did you say December 3?

**The Chair:** That's correct.

**Mr. Peter Stoffer:** Just so you know, I probably won't be able to be there, as we'll be on that overseas trip that we mentioned earlier. But I'll have a representative come on our behalf, so it's no problem.

**The Chair:** Okay, then we'll contact Ste. Anne's Hospital and make the appropriate adjustments.

Again, welcome to our guest witnesses. What I need to ask the four gentlemen is whether everybody has some opening remarks or wants to say something prior to questions.

Okay, we'll start with Mr. Mallette. Generally, we like to keep the opening remarks down to 10 minutes. It will consume a lot of your time if all of you go for 10 minutes, but that will be your option. Then we'll move to questions.

Without any further delay, Mr. Mallette.

[Translation]

**Mr. Pierre Mallette (National President, Syndicat des agents correctionnels du Canada, Confédération des syndicats nationaux (CSN)):** Good morning, ladies and gentlemen. My name is

Pierre Mallette, the National President of the Union of Canadian Correctional Officers, a CSN affiliate. Since 1986, I have worked as a corrections officer at Donnacona Institution, a federal maximum security penitentiary in Quebec. I would first like to thank the committee members for giving us an opportunity to address the important issue of retirement.

The Union of Canadian Correctional Officers represents more than 6,000 members working in 58 institutions in eight provinces. We recognize and support Bill C-201 and its goal of substantially improving pension benefits for specific—and certainly deserving—groups, namely, Canadian Armed Forces and RCMP officers.

Both groups face risks in their professions that go far beyond what most people would normally expect to encounter in their jobs. The situation of correctional officers is in all respects identical to that of soldiers and RCMP officers. We face repeated violence and assault, and we have to use firearms and make rapid decisions that are matters of life and death. These situations have a major impact on the physical and mental health of correctional officers, and one of the possible effects is post-traumatic stress syndrome.

Improving pension income has been a concern for the Union of Canadian Correctional Officers since 2002. In our brief, you will find a summary of the numerous efforts made by the union to persuade political parties, various governments and Treasury Board of the fairness of that demand. What we are asking is that the annual pension accrual rate be raised to 2.33% from 2% per year of service. Why? Because we believe our formula is preferable. When the people concerned retire, they will be able to receive a higher income more quickly than is provided in Bill C-201.

Eliminating the age 65 reduction will provide additional money a few years after retirement, and not during the period when they need it most, before age 65. Why is this demand justified? Because we believe it is a question of fairness to the other employees in the public service.

• (0905)

[English]

It's because we believe it is a question of equity with other employees of the federal public service.

[Translation]

Those other employees work for 35 years and accumulate pension income equal to 70% of their five best years. For an employee in an occupation associated with public safety or the armed forces, the Government of Canada recognizes that the working conditions involved in their job is harmful to their health. Their pension plan therefore allows them to take retirement after 25 years' service. However, it then pays them a pension equal to 50% of their five best years.

To be fair to all its employees, the government has to change the pension plans to allow a minimum of 2.33% per year of service to be accumulated. Twenty-five years' service in corrections is equivalent to 35 years' regular service in the public service. The value of those years has to correspond to the same value in the pension plan. This is a matter of safety. The benefits currently paid by the plans are so low that very few employees retire after 25 years' service. As mentioned earlier, after 2 years' service, correctional officers' health and work are affected.

For the safety of the public and the employees, the government must not only allow them to retire after 25 years' service, it must also provide them with the resources. This is the responsibility of parliamentarians and not a mere matter of payment by Treasury Board. Treasury Board officials did not want to recommend changing the pension accrual rate for corrections officers. They compare corrections officers' annual earnings with the earnings of regular employees on an annual basis. They did not want to take into account principles such as fairness and safety.

The women and men elected to govern Canada cannot reject those principles when they analyze the problem. Not only do they have to take them into account, they must also ensure that those principles are respected. We think our demand is preferable to Bill C-201. However, if Parliament decides to pass that bill, we are asking that we be included in it because improving retirement income is crucial for our members. It is also a matter of restoring fairness in relation to the military and the RCMP.

[English]

I would like to thank you for your attention during my intervention. I am now ready to answer your questions.

[Translation]

**The Chair:** Thank you, Mr. Mallette.

[English]

Mr. White, please proceed.

• (0910)

**Mr. Brad White (Dominion Secretary, Royal Canadian Legion):** Good morning, Mr. Chair and members of the Standing Committee on Veterans Affairs. I am Brad White, the dominion secretary of the Royal Canadian Legion. On behalf of the dominion president of the Royal Canadian Legion, Comrade Wilfred Edmond, our 360,000 members, and with the support of the Naval Officers Association of Canada, it is a pleasure to appear today at your committee to discuss issues related to Bill C-201. As well, I have provided each of you with a copy of my remarks.

As you are aware, members of the Canadian Forces and the RCMP were not consulted when the Canada Pension Plan was introduced in 1966. They were not asked whether they wanted stacked or bridged benefits. It was simply assumed that with the introduction of the Canada Pension Plan, Canadian Forces members and members of the RCMP would decide to reduce the level of their total pension contribution costs by reducing the scope of the Canadian Forces Superannuation Act and the RCMP Superannuation Act. This was done in a very paternalistic manner, as the CFSA contributions were reduced to offset CPP contributions. Similarly, Canadian Forces and RCMP members were not fully briefed or even consulted on the outcome of this decision by their employer, namely that the CFSA and RCMPSA benefits would be offset by their CPP benefits at age 65. Additionally, a ministerial promise was made at that time that pension cutback occurring at age 65 would never be larger than the actual CFSA, RCMPSA, and CPP benefits at age 65.

We are aware that this approach was consistent with what took place in the public service. We're also aware that the members of the RCMP and the Canadian Forces members and public servants can collect reduced CPP benefits starting at age 60. However, this assumes that employees retire from the workforce for a set period of time. We are aware that public servants can easily qualify for eight weeks of unpaid leave, leave without pay, as part of their bargaining agreements, and can thus start collecting Canada Pension Plan benefits at age 60, and then return to work, collecting both a government salary and their CPP, which more than offsets any CPP reduction at age 65.

This is not the case for members of the Canadian Forces and members of the RCMP. They generally retire at age 60 or before. The reality is that for those members of the Canadian Forces and the RCMP who start collecting early CPP benefits at age 60, the payback will be negative within seven years of collecting the Canada Pension Plan benefits.

Canadian Forces and RCMP members are not public servants. They must retire before the age of 65. They do not have bargaining agents like public servants do. Members of the Canadian Forces and RCMP pay into unemployment insurance but are unable to collect any benefits related to this program if receiving an annuity. As a result of the offset of CPP benefits at age 65, some annuitants end up receiving a reduced CFSA/ CPP annuity because of the bridge arrangement between the Canadian Forces Superannuation Act and the RCMP Superannuation Act benefits and the CPP, notwithstanding the ministerial promise made to the contrary.

During the time that Canadian Forces and RCMP members were contributing to both the Canadian Forces and RCMP Superannuation Acts and the CPP, the superannuation pension fund accumulated a very large surplus, which was used by the government to pay down the national debt rather than to meet the needs of those who made voluntary payments. We are also being told that the ministerial promise was beyond the scope of the coordination provisions between the two pension schemes. This is an easy way to explain away a promise: blame the plan, not the promise.

There is no question that men and women of the Canadian Forces and of the RCMP serve their country at a risk to their lives. They often sacrifice their health. Their contributions to superannuation funds were used by the government not to provide them direct benefits, but to pay down the national debt. They were not consulted on whether they would favour stacked or bridged benefits for CPP and the superannuation acts disbursements.

Their overcontributions to the Canadian Forces and RCMP Superannuation Acts resulted in a large surplus, which was not used to provide direct benefits. In other words, they have been treated unfairly. This is an issue of simple fairness and recognition of the unique contributions that members of the Canadian Forces and the RCMP make on behalf of a nation. We are not asking for retroactivity; we are simply advocating for justice and fairness through the elimination of the offset of CPP benefits, starting now.

Thank you.

•(0915)

**The Chair:** Thank you, Mr. White.

Now we move to Mr. O'Handley.

**Mr. Roddie O'Handley (Retired Constable, Royal Canadian Mounted Police, As an Individual):** Good morning to everyone present here today.

Let me first introduce myself by saying my name is Roddie O'Handley and I'm from Halifax, Nova Scotia. Thank you for having me here to speak on this important bill, Bill C-201.

I was asked to speak on Bill C-201 because I have just experienced the ramifications of having my personal RCMP disability pension reduced. Let me tell you how I experienced that and how it directly resulted in a clawback to me.

I retired from the RCMP with a disability pension. As a result of the disability pension, I was entitled to 75% of my best five years of wages. When I retired, I had 32 years and 11 days of service. This meant I received 64% from my RCMP pension, provided by Morneau Sobeco. The other 11% was made up by the Great-West Life Assurance Company.

The RCMP's 64% gave me a total of \$3,610.80 per month. Great-West Life paid me 11%, which was \$1,036.42 per month. This gave me a total income, when I retired, of \$4,647.22 per month. That's what I got.

After two years, Great-West Life sent me a letter advising me that I was no longer eligible to receive disability benefits from them. This reduced my pay by 11%, or \$1,036.42—although there was no change to my medical profile. That stayed the same.

After that, I hired a pension advocate to try to get my Great-West Life pension back. The pension advocate advised me to apply for a Canada disability pension. On his advice, I applied for a Canada disability pension and I was successful in getting it.

As a result of being successful in obtaining a Canada disability pension, I informed the RCMP pension providers that I had received a Canada disability pension. They, in turn, sent me a letter on October 27, 2009, stating that because I was successful in obtaining a Canada disability pension, my RCMP pension would be reduced by \$719.28, a considerable loss to me.

Now let's look at the actual dollar amounts I received after clawbacks and how much I have actually received in real money. Here is the breakdown from start to finish.

When I retired, I got \$3,610.80, or 64%, from the RCMP. I got \$1,036.42, or 11%, from Great-West Life. As I said before, that was a total of \$4,647.22 per month. After two years, I lost the \$1,036.42, the Great-West Life benefits, leaving me with \$3,610.80 from my RCMP pension. Canada disability gave me \$1,104.26. The RCMP clawed back \$719.28. Out of that money, I gained \$384.98 per month.

Canada disability also gave me a retroactive cheque in the amount of \$16,405.26. The RCMP is taking \$11,403.24. That leaves me with \$5,002.02, on which I have to pay income tax.

The RCMP pension plan shouldn't have the right to take any of the money that was awarded to me from the Canada disability pension, because I paid into an RCMP pension plan to pay me a pension of 2% per year for each year I worked. I worked 32 years in the RCMP; therefore, I'm entitled to receive 64% of my best five years' salary when I retire. They shouldn't be allowed to reduce that because I received the Canada disability pension. In fact, because I retired from the RCMP with a disability pension, I'm entitled to 75% of my wages. When the RCMP reduced my pension by \$719.28, that gave me less than the 75% I'm entitled to.

•(0920)

They didn't reduce the pension when I got it from Great-West Life, meaning when I got the pension from Great-West Life I was allowed to get the combination of the two. But because of the regulations, when I got it from Canada disability, the RCMP clawed back \$719.

To me, this is the same as someone taking something out of my pocket. Why? Because I paid into the pension plan to pay me 2% per year for every year I worked for the RCMP. I worked for 32 years, therefore I'm entitled to 64% of my wages, regardless of what other source of income I may have.

I will leave you with this final thought: you have the power to treat all pensioners as equals, so please do so.

Thank you.

**The Chair:** Thank you, Mr. O'Handley.

Mr. Labelle, please go ahead with your remarks.

**Mr. John Labelle (Military and Royal Canadian Mounted Police Veteran, As an Individual):** If I speak too loudly, simply nudge me and I'll try to move back from the microphone. Thank you.

Mr. David Sweet, chairman of the board, members of the committee, ladies and gentlemen...Bill C-201, An Act to amend the Canadian Forces Superannuation Act and the Royal Canadian Mounted Police Superannuation Act (deletion of deduction from annuity). On behalf of Mr. Roger Boutin, Mel Pittman, and numerous committees across Canada, I wish to thank you for the opportunity to speak to the veterans affairs committee regarding member of Parliament Mr. Peter Stoffer's Bill C-201.

The purpose of this initiative is to convince the Prime Minister of Canada to take action to terminate the benefit reduction formula that has been applied to our military and RCMP veterans' annuity when they attain age 65, or sooner if they become disabled. The Government of Canada must right a wrong by amending the Canadian Forces Superannuation Act and the RCMP Superannuation Act of a miscalculation in justice and fairness that now affects our retired veterans and their families during their golden years.

The 2006-07 annual pension report indicated that there were 84,728 military pensioners and 12,331 RCMP pensioners. The total cost for the Canadian Forces veterans' pension benefits was \$2.2 billion and the cost of the RCMP pensioners' benefits was \$451 million. It is estimated that the termination of the CPP benefit reduction program may affect 50,000 pensioned veterans.

You are aware that the Canada Pension Plan was introduced in 1965-66. Its intention was to provide another source for an income security program, supplementing old age security. Military and RCMP veterans maintain that in 1965-66 the Government of Canada, deliberately or otherwise, imposed on military and RCMP personnel a gross injustice and unfairness by merging rather than stacking their pension contributions and benefits and not providing any options to them.

Canadian Forces superannuation facts. On January 1, 1966, the Canadian Forces employee contribution rate was reduced from 9.3% to 7.5%. Hence, a "so-called" reduced annuity contribution to our Canadian Forces superannuation has accumulated a military annuity surplus of over \$20 billion. It clearly indicates that our contributions to the Canadian Forces superannuation are sufficient to pay for our benefits without a reduction clause.

Canada Pension Plan facts. With regard to the CPP, the employee and the employer each paid half of the required contributions. In 1966 the government-levied rate of contribution for military personnel was 1.8% of basic earnings. Over the years the rate substantially increased to 4.95%. Military and RCMP personnel have always made the required maximum contribution to the plan. Recently the president and chief executive officer of the Canada Pension Plan Investment Board advised that the CPP fund is financially healthy, with a surplus of \$120 billion.

It is a known fact that veterans were dealt with in a negligent fashion. In those past years senior military officers were not appointed an assistant deputy minister to represent them. Veterans

were not properly briefed on the pitfalls associated with the merging of their contributions. In short, democracy did not occur. Veterans were not given any options. They always made the required maximum contributions. Veterans' contributions were listed separately on their pay guides, therefore giving them a false sense of financial security.

● (0925)

The words "bridge benefits" are not listed in the manual A-FN-109-001/ID-001, and furthermore the manual was never made available to serving personnel. The bridge benefit term was never heard of prior to the establishment of our campaign of pension justice and fairness. When pensioners are age 73, the government has recovered all of its funds and yet continues to collect a 30% gratuity/penalty for the rest of their lives.

Veterans are getting "100% of what they paid for". Well, they are not getting what they paid for or their pension plan would not have accumulated a \$20 billion surplus. With all due respect, veterans and their families have given far more of themselves to the security of our country than any other segment of the population. Therefore, in their golden years, they deserve to be treated with fairness, justice, and dignity. Military/RCMP veterans are a distinct and different government provider, and they have encountered a varying number of issues on a regular basis.

What financial value can we associate to loss of spousal income opportunity, therefore loss of spousal CPP benefits; loss of overtime revenues with the loss of the member's second income opportunity; and loss of ability to purchase a home and be mortgage-free during a career? Veterans are a distinct government provider. They have served far abroad on numerous 16-hour days of operational requirements, 24/7. Veterans have often faced dangerous conditions—health hazards, and extended family separation with elevated levels of stress—and Canadian Forces/RCMP personnel were prepared to give the ultimate sacrifice to our country.

On depletion of CFSA surplus funds, the Government of Canada has withdrawn a \$16.5 billion surplus from the military annuity funds to pay down the national debt. In 2003-04, reports indicate that a further \$630 million surplus was also retired from our pension account. The 2004-05 pension report indicates that no funds were withdrawn from the account and that there was a surplus of \$1.099 billion recorded in that year. Surplus pension funds have accumulated and were sufficient to pay for the termination of the CPP benefit reduction formula.

Why are pensioners' indexing revenues reduced at age 65? Why are disabled veterans' pensions reduced? Why reduce disabled veterans' pensions indexing revenues? Why establish the CPP plan if it benefits no one?

With respect to suggested solutions—and I'm sure they are not the only ones—to solve the pension benefit reduction issue that affects over 50,000 veterans at age 65, we suggest the following. One, stop depleting the surpluses in our pension account. Two, to stabilize the depleted funds in our pension account, transfer 15% of serving personnel contributions from the employment insurance account to the pension account. We receive no benefits from the employment insurance account. Three, eliminate the pension reduction formula to military/RCMP veterans' annuity when they attain age 65, or sooner if they become disabled. And four, retroactive payments are not requested.

To endorse the campaign, we have received very positive comments of support from our former senior officers. They include Major-General Lewis MacKenzie, the highest decorated officer of the Canadian Forces; Colonel Don Ethell, the highest decorated peacekeeping officer of the Canadian Forces; Commodore David Cogdon; RCMP Deputy Commissioner Larry R. Proke; Mr. Bill Gidley, executive director, RCMP Veterans Association; Chief Warrant Officer John Marr, former Canadian Forces chief warrant officer; Lieutenant Joe Fillion, former Maritime Command chief petty officer; and Chief Petty Officer first class Don Brown, former Maritime Command chief petty officer. A great number of senior officers have clearly supported the initiative that military and RCMP veterans have been mistreated, and the situation needs to be rectified.

● (0930)

This worthwhile initiative continues to grow. Over 112,500 supporters have pronounced their support. The Royal Canadian Legion, with approximately 500,000 members; the Army, Navy, and Air Force Veterans in Canada, with 20,000 members; and the Air Force Association of Canada, with 12,000 members, adopted resolutions at their annual general meetings in 2006 in full support of the initiative.

The late Captain Ed Halayko, national chairman of the Armed Forces Pensioners'/Annuitants' Association of Canada, supported our initiative, and the new national chairman of the AFP-AAC, Tony Huntley, supports our initiative.

We have received support regarding our mission from Mrs. Lillian Morgenthau, founder and president of CARP, Canada's association for the 50-plus.

Numerous other military associations have declared their support of the objective. We have received support from veterans living in 18 countries. They include England; Mexico; Germany; CYQQ force; Florida; Warsaw, Poland; the Syrian Arab Republic; Greece; the U. K.; the U.S.A.; the Cayman Islands; Afghanistan; South Africa; Iraq; Thailand; Sarajevo, Bosnia; Italy; and Japan.

In conclusion, it is time to put the politics aside. It is time for all members of Parliament to demonstrate their recognition and appreciation in a tangible way to the men and women who have served and are currently serving our country. It is time to take action to terminate this undemocratic, unfair, and unjust treatment of veterans. Terminate this pension benefit reduction that has been imposed on them without fair and open consultation.

This misguided policy violates the principles of democracy, fairness, and justice as it affects the welfare of veterans and their

families in their golden years. The committee is requested to send Bill C-201 back to the House of Commons for its third and final debate and vote. All leaders of the House are requested to allow the democratic process to take place by permitting members of Parliament to vote freely when Bill C-201 is presented to the House of Commons for its final vote.

Military and RCMP veterans have gallantly served Canada. They deserve nothing less than to spend their golden years with the pensioned financial dignity that they and their families have earned and paid for in so many different ways and that they so fairly deserve.

It has been over 40 years. Now is the time to resolve this military and RCMP veteran pension issue. This issue affects our disabled and the lower ranks of veterans the most. God bless our military and RCMP veterans, for it is their sacrifices that allow me to speak freely to you today. Let us not forget them.

It has been an honour and a privilege to serve our country, Canada, and we continue to serve today. We shall remember them.

Thank you.

● (0935)

**The Chair:** Thank you, Mr. Labelle.

We now go to questions for seven minutes. We will go to Madam Sgro, for the Liberal party.

**Hon. Judy Sgro (York West, Lib.):** Thank you all very much for your interesting words this morning.

Every time I think we're getting ahead on this issue, to get a better understanding, you come back and throw out some more questions.

I certainly appreciate your contribution, all of you, what you've done for all of us. It's a difficult issue, and we've been hearing about this for some time, and Mr. Stoffer has, as always, championed these issues and makes sure that we're aware of them. The question is, where do we go from here on this issue?

Mr. Labelle, I appreciate some of the suggestions you have here. However, in regard to eliminating the pension reduction formula, I think it's very difficult to think we can go back, but the issue that continues to come up is clearly one of fairness. When any of you or your members went to retire, was this bridging issue not explained at that point?

We understood from our testimony the other day what's it's like when you're 25 or 30 and you're enlisting and you're not reading every page that says this is the way this is going to happen, but clearly, when you went on disability, Mr. O'Handley, did they not explain thoroughly that this is the income you have now but the following changes would happen?

**Mr. Roddie O'Handley:** I was led to believe that when I went on pension, the reasons I had for my disability pension would be enough reason to continue after I retired for an indefinite period of time. If I had believed for one instant that Great-West Life was going to cut \$1,000, I would have stayed in the RCMP, because they were obligated to find me another job somewhere within the outfit. I couldn't do the job that I was presently doing because I didn't qualify, but they were obligated to find me a job somewhere within the organization.

I had a disability. Do I have time to explain what it was? Are you interested in that?

**Hon. Judy Sgro:** Well, I have only seven minutes, and I'm going to try to get as much information from you as I can.

**Mr. Roddie O'Handley:** I didn't know. I went to an RCMP disability pension. When I got that RCMP disability pension, I was led to believe by the doctors who got it for me that it would continue. I asked about it continuing after two years, because, yes, I knew there was a possibility that I would lose it after two years. But I was led to believe, because of the disability I had, I had enough of a disability to continue it after the two years. It didn't work that way for me. It didn't pan out that way.

**Hon. Judy Sgro:** Just so we can get a handle on this, Mr. O'Handley, in terms of that total reduction that you ended up with, versus your \$4,647, which is what you initially had for the first two years, how much is the shortfall? If you add in your pension and your CPP to your total package, what's the difference between the \$4,647 and what you're actually receiving today?

**Mr. Roddie O'Handley:** Today, because of the increases, I would have received \$3,844.64. The RCMP deducted \$719.28, which brought me down to \$3,125.36. But when I got the \$1,100, the \$719 was taken out of that. So the \$3,844.64 would have been reduced to \$3,125.64, and I would have ended up with \$385 more than that.

• (0940)

**Hon. Judy Sgro:** Okay, but take away the "would have", what I'm asking is what you are actually receiving, if you add up all of the things.

**Mr. Roddie O'Handley:** What am I actually making today?

**Hon. Judy Sgro:** What are you making today when you add up all of the various pension benefits that you're getting?

**Mr. Roddie O'Handley:** I get \$3,125, plus \$385.

**Hon. Judy Sgro:** So that leaves you with a shortfall of about—

**Mr. Roddie O'Handley:** It's \$719.

**Hon. Judy Sgro:** And it's not made up anywhere else?

**Mr. Roddie O'Handley:** I do get a pension from DVA for a hearing problem I have. I've had that pension for 10 years. That didn't come into account here because I was getting it before I went to pension.

**Hon. Judy Sgro:** Mr. Labelle.

**Mr. John Labelle:** If I may, I can explain it to you this way. In the 1980s—1980 to 1983—I was financial counsellor for the Maritime Command. During those years I was lecturing in financial counselling: CSBs, RRSPs, orderly payment of debts, bankruptcy, insolvency, and all aspects. I was lecturing at all rank levels, looking after more than 10,000 personnel in the Maritime Command.

I was trained in financial counselling, and never at any point in time did they ever advise me of the clawback of the CPP program. So all the people I was lecturing didn't know. Furthermore, I was assisting them. I had created a program to teach them how to prepare themselves for retirement. At the end of the day, I was saying their military pension would be this amount of money, their Canada Pension would be this amount of money, their old age pension would be this amount of money, and nowhere in time did I tell them they would receive a benefit reduction. I didn't find out until age 65. Maritime Command has one of the largest retirement plans in Canada, and I didn't find out myself until age 65 that my pension was going to be reduced.

With regard to the amounts, they vary a lot because we're talking about a lot of rank levels, we're talking about time and service, and so on. So it's difficult to give you figures for exactly how much a person loses.

**Mr. Roddie O'Handley:** May I have just another moment here for me?

**Hon. Judy Sgro:** Yes.

**Mr. Roddie O'Handley:** If I had known I was going to fall into this situation, why would I have retired? I could have stayed in the RCMP and done a job working all day shifts. When I retired I was basically working shift work. I could have gone to a desk job or another RCMP job where I got paid the salary I was getting.

If I had known what I know today, what I would have done, in my own mind, is stay in the RCMP. I would have stayed there for 35 years, sat at a desk eight hours a day, had weekends off, had no overtime or call-outs in the middle of the night being confronted with people with guns and whatever other situations you can get into with stopping cars and all the rest of it. I could have relaxed. I could have gone into a position, worked a day-shift job, Monday to Friday 8:00 to 4:00, and gone home at the end of the day. I had 32 years; I could have done that for three or four years if I'd wanted to. Why not? Why would I go and give up the salary I was making to come to this? I don't know why I'd do that. I wouldn't do that; somebody else might. I have a value for money and what it can do for me. I don't know if anybody else has, but I do. When I get reductions like this and somebody's taking \$719 out of my pocket because somebody else wrote laws and let them do it, I don't look upon that as being favourable to me, nor would anybody else in my situation.

You're asking me if I knew I was going to go to this. If I had thought I was going to be in the position I'm in today, I'd be making \$85,000 a year today, basically doing very little for the RCMP compared to what I was doing, which was investigating crime and going from job to job trying to put out fires with very little manpower the way we were doing it. Why would I go to this, when I could have gone to an eight-hour-a-day job in the RCMP making \$85,000 a year? To come and sit in front of a committee, to me, is like begging for money. I don't have to beg you people for money. This should be mine.



• (0945)

**Hon. Judy Sgro:** None of this was explained, Mr. O'Handley, when you were considering going on your disability pension: that there would be this reduction, that you had alternatives of staying on in your employment or going on disability.

**Mr. Roddie O'Handley:** No, and I'll give you the reason I didn't know about the reduction. When I got the RCMP disability pension, I got a pension from the RCMP at 64% plus I got the Great-West Life pension. There was no deduction in that. Therefore, I didn't know the rest of the rules maybe. Do you know what I mean? If you're asking me if I knew them, no. I looked at what they were going to give me and said yes, I'd take it. I didn't realize that it was going to come into a deduction. I never realized it until a couple of weeks ago when I got this letter.

**Hon. Judy Sgro:** But you did get—

**The Chair:** I'm sorry, we're way over time.

**Hon. Judy Sgro:** I know, I'm sorry. Thank you very much, Mr. Chair.

**The Chair:** Now we'll go on to the Bloc Québécois, *Monsieur André, pour sept minutes, s'il vous plaît.*

[Translation]

**Mr. Guy André (Berthier—Maskinongé, BQ):** Good morning, everyone. Thank you for your excellent presentation.

My questions are for you, Mr. Mallette. If I understand correctly, your group is not affected by Bill C-201. You have pointed to certain elements, in particular the fact that corrections officers experience significant events in terms of stress, for example when an officer goes to get someone who has committed suicide in prison. There are various situations relating to stress. The suicide rate is, in fact, relatively high among corrections officers. There is also occupational burnout, and all sorts of very difficult situations that can resemble situations experienced by other occupational groups, such as the members of the Canadian Forces and members of the RCMP.

Could you explain why you are not affected by this bill, to start with, and why you should be?

**Mr. Pierre Mallette:** Thank you for the question.

First, it will always be difficult for corrections officers, because their occupation is not well known. I don't know how many 7-year-olds or 8- or 9-year-olds might tell their parents they would like to be corrections officers. On the other hand, the job we do puts us into all sorts of situations where we have to make decisions quickly. We work with firearms. We have to control situations that can become extremely serious. Sometimes, we have to go into cells to get an inmate who has committed suicide. We have to work with contaminated blood. We have to work with criminal gangs, inmates who are involved in crime both outside and inside the institutions. There are also threats. There are circumstances that mean that this occupation deserves as much attention as police services or the military.

We too are asking why we are excluded from Bill C-201. We should have been included from the outset. That is sort of what we came here to say this morning. Don't forget us, we exist and we want to be included in this bill because we think that could solve some problems. You undoubtedly know that corrections officers have been

trying to improve their pension plan since 2002. We are trying to solve some problems. In fact, a corrections officer is used up after 25 years inside institutions. It is an occupation that is extremely difficult, physically and mentally. Often, inmates go to prison when they are young, but we get on in years, and physical intervention becomes difficult to tolerate.

We really believe that these steps should allow us to be able to retire earlier. In fact, our pension plan allows us to leave after 25 years' service. So we can leave at 50, after 25 years' service. We can leave, but there is no fairness. A public servant retires after a 35-year career, and while we can leave earlier, the money isn't there.

Bill C-201, in fact, prevents a reduction for people who are 65. We think that when someone retires at 50, that is when they most need to have the benefit of this. We are here as participants and we want to tell you not to forget us because we exist and we have been calling for this since 2002. We would like to be heard and to improve the pension plan for our correctional officer members.

• (0950)

**Mr. Guy André:** We are aware of the psychological and physical consequences associated with your occupation.

Do you have statistics that you could submit to the committee on the percentage of people who suffer post-traumatic stress, the suicide rate among corrections officers, the number of corrections officers who have been victims of violence? Are there studies on this?

**Mr. Pierre Mallette:** Yes. We have done studies of the physical and mental health of our corrections officers. We can send you all the necessary documents. Some research has been done on this subject. In fact, in the document we submitted today, Dr. Beltrami talks about these conditions.

**Mr. Guy André:** Have you done comparisons, for example with the RCMP, to determine whether there are as many people among yours dealing with mental or physical problems?

**Mr. Pierre Mallette:** Yes. In the document we distributed today, there are comparisons with Vietnam War veterans, in terms of post-traumatic stress syndrome. Our numbers are higher. Don't forget that our officers make a career of this and that exposes them to all sorts of incidents.

In our heads, we always have images of events that have happened. In those cases, we tell ourselves that having to experience a thing like that makes no sense. I remember that at the Port-Cartier Institution a corrections officer was taken hostage. He was handcuffed to an inmate. The other inmates mistreated that inmate; they cut off pieces of his flesh and threw them at the corrections officer. That kind of situation happens in the institutions. I am not saying it happens every day, but these are things our members have to deal with.

**Mr. Guy André:** It happens frequently.

**Mr. Pierre Mallette:** Our members often have to deal with these kinds of situations.

**Mr. Guy André:** Do I have a bit of time left?

**The Chair:** No, you're finished, sir.

[English]

Thank you, Mr. Mallette.

Mr. White, did you have a comment as well?

**Mr. Brad White:** Yes, if I could, please, I'd like to also add in a few comments about Mr. Mallette.

I commend you for bringing the position of your people here today. In 1966, when the changes to CPP were made, the Canadian Forces members and members of the RCMP didn't have representation to put their point forward about how the changes were going to affect them. So it's interesting to see today that you have taken the time to come here and do that, and I commend you for it.

**The Chair:** Thank you, Mr. White.

Now on to Mr. Stoffer for five minutes.

**Mr. Peter Stoffer:** Thank you, Mr. Chairman.

Gentlemen, to all four of you, thank you very much for coming.

I'd like to also recognize a tremendous veteran we have in our country, Mr. Shawn Bray, who is in the room. He's done a fantastic job in defending the modern-day veterans on all types of issues that we've seen before.

First of all, Monsieur Mallette, *merci beaucoup* for your presentation. Thank you so much.

In your presentation you talked about the 2.33%, which was very similar to what the firefighters were asking for in terms of allowing them to retire early. So I'd like you to elaborate just a bit on that when you get a chance.

Mr. White, I say this to you, sir. We had a respected member of Parliament, a former colonel, I believe, in the air force, Mr. Laurie Hawn, the Parliamentary Secretary to the Minister of National Defence, appear before the committee, and in his presentation he said the following:

Many people take CPP as early as age 60 and take the .5% reduction per month before 65. ... If they take CPP at 60, what the CF and RCMP members are doing for that five years is doubledipping their CPP...

I'd just like to know this. Have you ever heard, in all the years you've worked at the Royal Canadian Legion, in your command, the term "double-dipping" your pension at age 60?

I'd remind the committee and you that every federal and provincial public servant who retires at age 60 can elect to take their CPP early. Everyone can. But you do take a reduction from that CPP benefit because you're taking it earlier than 65.

Mr. O'Handley, my question is for you, sir, and for Monsieur Labelle. Sir, you said you had to pay back \$11,000 to the RCMP annuity group. Can you please tell us what Great-West Life has asked from you for the money back, because you said you got a \$16,000 lump sum, correct? If I'm correct, you said \$11,000 of that \$16,000 had to go back to the RCMP, right? Have you notified Great-West Life, because my understanding is that for those two years that Great-West Life paid you for that 11%, they're going to

insist and demand that money back. Have you informed them of that yet? Are you aware that's happening? I'd like your comments on this.

Mr. Labelle, it's the same for you, sir. As you know, many people have been arguing this point for quite some time in terms of the fairness and the issue of it, but the reality is that there had to have been something somewhere that was written that all these things would be happening to you. And as an officer who advised other people, what can you say to them in terms of whatever fine print it was in or what discussions you had in terms of the explanation of the benefit reduction—or as it is popularly known, the clawback—in this particular regard?

Let's start with Mr. Mallette, please. And be very brief, because I only have five minutes, sir.

• (0955)

[Translation]

**Mr. Pierre Mallette:** Okay.

You have to understand that since 2005, the Income Tax Act has allowed us to ask for up to 2.33% per year of service. That act now covers corrections officers. Since 2002, the union has been trying to raise the annual percentage and have the pension plan changed.

When that act was amended, in 2005, we said to ourselves that this was excellent news and we would finally be able to make progress. Because we are unionized, we thought we could negotiate and be able to get that provision for our members. Sometimes, being unionized does not automatically open all the doors.

For example, the 2.33% would allow our people, at age 50, after 25 years' service, to get a rate of about 70%. As I said earlier, their situation would be truly fair as compared to the situation of public servants who work for 35 years. It is a recognized fact that this occupation is complicated and difficult and our people have to be allowed to retire earlier. The 2.33% would make that possible. It would represent 4% of total earnings. We are there.

The change to the act allows us to do that, but unfortunately, no one is opening the door for us so we can sit down together and find a solution to this problem. That is what we are asking for. We are conducting media campaigns and talking with members of Parliament. We want a chance to resolve what we have been granted under this change, but that we have not been given in actual fact.

[English]

**Mr. Peter Stoffer:** Mr. White.

**Mr. Brad White:** Mr. Stoffer, thank you for the question on double-dipping. I read Mr. Hawn's remarks that he made this week. I have never heard double-dipping referred to as basically receiving a pension as well as CPP at the same time. In my familiarity with double-dipping, it means that you were receiving a salary and possibly a pension at the same time, but not CPP. So that's a very quick answer to your question.

**Mr. Roddie O'Handley:** To answer your question, I haven't had time to contact Great-West Life because I am in the process of doing it. As far as I got was Canada disability, and my next step was to go to Great-West Life to see what we could get out of Great-West Life. So I can't answer your question about what I owe Great-West Life out of the amount of money I got.

But I can say this for a fact. I have a very good friend by the name of Frank O'Brien. We worked together hand in hand in the RCMP. We worked for years together. He retired in a similar situation as I retired to. I can read to you about what happened to him. This man has a heart condition, and I don't know why he's not in the graveyard over what's happening to him, because he was at my house on Friday night and when he talks about this he gets very excited.

Here's the thing that happened to him.

**The Chair:** Mr. O'Handley, how long is this?

**Mr. Roddie O'Handley:** It's just one paragraph and that's it.

**The Chair:** We're well over Mr. Stoffer's time. We'll have to leave that to another point. I always allow some latitude for answers.

Mr. Labelle, if you have a brief answer, I'll allow you to put that in even though we're over Mr. Stoffer's time.

**Mr. John Labelle:** Thank you, Mr. Chair. Thank you, Mr. Stoffer.

I will make my comments very brief. As I've already stated, when we're speaking of the gentlemen like Major-General Lewis MacKenzie, Colonel Don Ethell, a large number of our senior officers, 112 of them to be exact, have sent me letters and e-mails telling me they were not aware that their pension was going to be reduced at age 65 until they became 65 themselves. All of these supporters have also told us the same thing. As the financial counsellor of the Maritime Command, I was not aware, and therefore I was lecturing three to five times a week to all rank levels, including the admiral.

Thank you, sir.

•(1000)

**The Chair:** Thank you, Mr. Labelle.

Now on to Mr. Kerr for seven minutes.

**Mr. Greg Kerr (West Nova, CPC):** Thank you very much.

Thank you very much, gentlemen, for coming this morning for what is a very difficult topic. I think we all agree with that. I'm going to give Mr. O'Handley a chance in a minute to carry on with that topic, but I do want to go to Mr. Mallette first.

I don't want to go back over the issues that you've already raised, but I do want to know, first of all, in the nature of the business you do, would you also then say this would be extended to people like border guards, municipal police forces, and other types of services where you have to carry a sidearm and face difficult situations? Do you see this extending into a whole number of other areas as well?

**Mr. Pierre Mallette:** When they changed the law to 2.33% in 2005, it was not just for correctional officers. These other groups were there too. They had the chance to get the same thing as we got. When you compare the work that a correctional officer is doing inside the institution, we're sitting with the other group, as you're

saying; we're trying to compare with them. Of course, there are a lot of things that are the same for them.

When they changed that law in 2005, it was not just for us, it was for the other group, but nobody had it. I don't know why we changed that if we don't give it to people.

**Mr. Greg Kerr:** So that's a general category. Thank you for that.

Mr. O'Handley, you can do your paragraph as well, but what I really want to follow through on is that a lot of this has to do with information in terms of who knew what and when it happened, and so on, and I understand that.

You're giving your personal view and you're going to talk about a friend of yours. How widespread do you know this to be in terms of the disability pension and the reduction, not just from Great-West Life, but I assume this is a problem that may happen elsewhere; and what explanations have you been given? In other words, what are the official comments on that?

Secondly, when it went to the other adjustment, you say the RCMP then took it back out of the adjustment fund. What official explanation were you given on that? I'm trying to line up the ducks so we see what was done, where, and why.

If you want to get the paragraph in that Mr. Stoffer is asking for, that's fine, but I would like you to answer some of the other questions as well, please.

**Mr. Roddie O'Handley:** I would appreciate getting the paragraph in, because I think it's important and I'm going to show you the way he was treated.

This is from Frank O'Brien, who lives in Moncton, New Brunswick:

Great-West Life pressured me into applying for a Canada disability pension. At no time was I advised of the repercussions. The back-time cheque received from the Canada Pension Plan was \$17,318.38, and I had to forward Great-West Life \$17,611.68 of that money. On top of that, I was advised that from this amount I owed the RCMP \$14,711.69. To make matters worse, I then had my RCMP pension clawed back when it should have been clawed back at 65.

So he got a cheque for \$17,318.38 from CPP, and then he ended up forwarding \$17,611.68—which was more than he got, because I assume that they wanted interest or whatever, I don't know—to Great-West Life. Then the RCMP came along, and from the same \$17,318 he got from CPP, they wanted \$14,711.69. So out of the \$17,000, he paid around \$30,000, or whatever it adds up to.

Because he didn't give it to them, they took it back. It's my understanding that they reduced his pension to get the money back and he's still paying. Is that fair?

•(1005)

**Mr. Greg Kerr:** I want to go from that situation back to your own, though.

I understand, and I wanted you to get that paragraph in.

**Mr. Roddie O'Handley:** So you're asking me now the second question: why, in my mind, am I—

**Mr. Greg Kerr:** No. I'm trying to get to the official information you received explaining, I assume, in detail, from the RCMP first, after the Great-West, why it would not accept the second round of funding you got from the adjustment fund.

**Mr. Roddie O'Handley:** The reason the RCMP gave me as to why it was being deducted was that the RCMP Superannuation Act allowed them to do that.

**Mr. Greg Kerr:** It allows them to do that.

**Mr. Roddie O'Handley:** It says here:

Therefore, the pension you have currently received from the RCMP Superannuation Act must be reduced by the CPP offset established under the RCMP Superannuation Act.

I assume that's why they do it.

I'm going to be honest with you. I don't know all the logistics behind it. I'm not a lawyer. I was expecting to get all my money, and here I am, getting a reduction. I'm reading into it that it's because of the RCMP Superannuation Act. That's as honest as I can be, because I'm no lawyer.

**Mr. Greg Kerr:** No, and I'm not trying to get you—

**Mr. Roddie O'Handley:** No, but I'm just trying to be honest.

**Mr. Greg Kerr:** I'm trying to get it on the record. The fact is that Great-West was treated separately from the adjustment fund you got later. Great-West was accepted by the super fund and you're saying the Canadian disability was not.

**Mr. Roddie O'Handley:** That's right.

Here's what you're trying to get at. When I originally retired, I was given 64% of my salary from the RCMP pension provider, Morneau Sobeco; plus I was given 11% from Great-West Life, for a combination of \$4,647. They didn't claw back there. When I lost Great-West Life and I got Canada disability to the tune of \$1,104.28 a month and the RCMP pension fund found out that I got this because I advised them of it, they clawed me back \$719 and some cents.

**Mr. Greg Kerr:** This is one thing I think we're agreeing on, and I have a lot of concern in this area. For the record, they're treating the second disability fund differently from the Great-West Life one.

**Mr. Roddie O'Handley:** That's correct.

My view of that is that if the Canada disability is a disability, then the RCMP should pay me 64%. I should be allowed to get 75% of my salary whether it comes from Great-West Life or Canada disability to make up the 75%, because I went to an RCMP disability pension.

**Mr. Greg Kerr:** The difference is that one is looked at as an insurance and the other is looked at as an income. Is that what's going on here?

**Mr. Roddie O'Handley:** Your guess is as good as mine.

**Mr. Greg Kerr:** I'm being cut off, but thank you.

**The Chair:** Thank you, Mr. Kerr.

We're now going to the Liberal Party for five minutes, with Mr. Oliphant.

**Mr. Robert Oliphant (Don Valley West, Lib.):** Thank you.

I thank all the witnesses.

The best part about this job is that every day we learn something. I'm learning about content on the bill. I'm going to need some more work on the disability portion of that, and I may hold that for later.

I want to ask a couple of process things from each of you.

At our meeting on Tuesday we were told that Veterans Affairs is redoing a 300-page manual on pension and benefits. I'm wondering if any of you have been involved in the consultation. One of the things we're hearing is that the information has been a problem and people were not given the kind of information they needed. The officials said they are revising that document. I wonder if you've been consulted.

**Mr. John Labelle:** Absolutely not.

**Mr. Brad White:** I can say from the Legion's standpoint that we have not been consulted on the reworking of this manual. I read the comments that were made on Tuesday—interesting comments that this has been going on since 1966, but we still don't have a proper website or information out to provide people with the information.

Mr. Labelle was the financial coordinator for Maritime Command. He didn't have the information. I would find it hard to expect that the average person carrying a rifle or the average Mountie doing his duty at Akwesasne would have that same information as well or have been briefed on it.

From a personal perspective, when I retired from the military, was I briefed on my pension? I was briefed on what I was going to receive but not anything about a cutback at age 65.

●(1010)

**Mr. John Labelle:** If I could make a comment on the military pension, I think it should be left alone. It's a 25-year program with a penalty portion if you wish to take it sooner or later. The amount goes on to 35% of your best five years today. It should be left alone. The only thing we're asking for is termination of the benefit reduction portion at age 65. It could perhaps be extended to go beyond the 70% of your best five years if you serve longer in the military. Other than that, it should be left as it is: simple, effective, and working. The only portion that's not working is Bill C-201.

**Mr. Robert Oliphant:** Other than this new manual, this issue has been around for some time. I have read advocacy reports on this.

Have you been requested by DND, Veterans Affairs, or the Treasury Board for input on how this can be improved?

**Mr. John Labelle:** No, sir.

**Mr. Roddie O'Handley:** No, sir.

**Mr. Brad White:** No.

**Mr. Robert Oliphant:** It would again seem to me somewhat problematic without, obviously, having a collective bargaining unit for either the RCMP or Canadian Forces personnel. It then takes a very different kind of consultation that needs to go on.

I wonder if you have any suggestions for us that we could put into the system on that consultation. I know some may want to form a union, but I'm wondering, without that kind of organization, what kind of system would work.

**Mr. Brad White:** I don't think we're here to try to form a union.

**An hon. member:** Too bad.

**Mr. Robert Oliphant:** That's fine with me, thank you.

**Mr. Brad White:** We who serve realize we have an unlimited liability to serve.

When we in the Legion take our advocacy and policy issues forward, we take them to our national convention. These issues are raised from the ground level in our branches, such as what Mr. Labelle has done. He brought that through the Legion system as well. Those end up at our national convention.

Once those resolutions are accepted and agreed upon by our delegates, we take those position papers to the federal government, to each department. That's how we do our input and advocacy. We wait for responses on those issues, such as this clawback at age 65. I'm not sure we have a full response yet, but we're waiting.

**Mr. Robert Oliphant:** I need to separate the pension issue from a benefits for veterans and retired RCMP issue. The pension plan is an actuarially defined pension plan that has a very complex funding formula, blah, blah, blah, benefits, contributions, etc. Then it's our responsibility to ensure that veterans are well treated later, in a variety of ways.

I'm wondering whether the Legion in particular has had actuarial help in pushing this issue. Is there a study that has been done that could help us on the pension part? There's not a person around this table who's not committed to the well-being, welfare, economic stability, health, etc., of veterans; it's trying to separate a pension issue from a benefit issue. I'm wondering whether you've had actuarial help on the pension side.

**Mr. Brad White:** No, we have not, actually. It's not a bad idea to look at something from a broad perspective, from a pension as well as a disability issue and how they interact with each other, particularly in cases like that of Mr. O'Handley, who has had his benefits reduced because of receiving a disability award.

These are issues that have to be looked at, and I think they should be looked at.

**Mr. Robert Oliphant:** If anybody has any more comment, I'd be happy to hear anything on what we've just talked about.

**Mr. John Labelle:** Simply, it needs to be recognized that we're not public servants. We are different government operators. We're different government suppliers.

I believe our pension plan needs to be separated from benefits, and the disability portion needs to be completely separated from our benefits. On the disability side, it's difficult to understand how

members of the forces have to pay a premium for their own disability protection.

If you want to send us to war, I think the Government of Canada should look after our welfare once we come back with broken limbs. We need to understand that with military personnel—and I'm sure I speak for the RCMP personnel—the wear and tear on our body happens a lot sooner than for the average civilian. There are a lot of complex issues there. We need to separate military benefits and disability benefits.

•(1015)

**Mr. Robert Oliphant:** I understand. Thanks for your help.

**Mr. Roddie O'Handley:** Could I make one other comment?

**The Chair:** Very briefly, Mr. O'Handley.

**Mr. Roddie O'Handley:** When some people leave the RCMP or the Canadian Armed Forces, maybe all they want to do is get out because of their mind frame. Maybe that's the day they just want out of the organization; they don't care where they're going or where they're at. They don't have the proper mind frame because of stress or post-traumatic stress, which they might not even know they have. They just say, "Let's just get out of here."

Now, after the fact, they're going to deal with this stuff, but they're not thinking straight that day. Because we, as armed forces people or RCMP members, go out and deal with the criminals in this world, and maybe the day we want to get out, we just want to get out of there. They don't know what's going to happen afterwards; they just want to leave the job and get out of there.

**The Chair:** Thank you, Mr. O'Handley.

**Mr. Roddie O'Handley:** Thank you for asking the question.

**The Chair:** Now over to Mr. Mayes, for five minutes.

**Mr. Colin Mayes (Okanagan—Shuswap, CPC):** Thank you, Mr. Chair, and I thank the witnesses for being here.

This is a big issue for my constituency. I'm from British Columbia, and there are many veteran RCMP who have retired in our area—we're in kind of a retirement area—so I get a lot of e-mails on this issue. I do appreciate it.

Separating the issues around disability...and I'm very sympathetic with some of those things that maybe need to be changed. With regard to the actual pension and the term "clawback", when it was set up there was a superannuation premium paid, but when the CPP came along it was blended into that payment. So you didn't have to pay the superannuation premium out of your paycheque on a monthly basis because it was blended into your superannuation.

Part of that whole agreement was that even though you wouldn't be able to collect your CPP until you were 65 or 60, there would be a bridge there—a pension—if you retired earlier. That's the way it was set up. It's unfortunate that maybe it wasn't communicated well enough to those who were being employed by the Government of Canada, whether it was the Canadian Forces or the RCMP.

As we all know, ignorance of a law is not an excuse. When you enter into a labour contract and go to work for somebody, you have those things—what your roles and responsibilities are, and what your compensation is going to be. This was over 40 years ago.

I've heard two comments. One is that it wasn't in your package about your compensation; then I heard that it was but you didn't realize the impact until afterwards. Was it in the package and just overlooked, or maybe the implications of that agreement...? It was basically signed by those who started employment, whether it was with the RCMP or the Canadian Forces.

Maybe I could direct that to Mr. White.

**Mr. Brad White:** Thank you.

I can only say from my own personal experience that when I retired 12 years ago I was briefed on what my reduced annuity would be because I got out before 25 years. But I was not told about a pension reduction at age 65 to do this bridging exercise.

**Mr. Colin Mayes:** This is a really tough one. As was said earlier, we are so appreciative of the work people have done, not only in the Canadian Forces, the RCMP, and Corrections, but also in serving the government and Canadians.

Looking at the blended premium you're paying for CPP and superannuation, I know this is a challenge because you didn't have anybody representing you in negotiating this, but if that were separated so you were making a superannuation payment of  $x$  dollars for your pension, your 2%, and then paying your CPP premium, you would have less take-home pay because they wouldn't be blended. You would be paying for both.

That's a little of the difference between some of the pensions. It has been suggested that other people who collect pensions from the Government of Canada, for instance, don't get this clawback. But that's because they pay both premiums separately and have less take-home pay during the time they are working. You were getting more money when you were working because you were paying less into the plan.

So that's a little bit of a thought. That's the way the plan was set up for you, and it carried on for over 40 years. This has really come to a head in the last four years. I have to say there is a bit of a responsibility in knowing what you signed up for.

Mr. Labelle, please.

• (1020)

**Mr. John Labelle:** With regard to contributions, contributions are listed separately on our pay guides. This is where the misinformation starts. We believe we're entitled to both benefits. When you speak of a retirement package at release centres and so on, you must understand that a lot of the individuals in charge of those sections may come from any trade requirement; they're not experts themselves.

**Mr. Colin Mayes:** I appreciate that. As was said earlier...

Am I out of time?

**The Chair:** Yes.

**Mr. Colin Mayes:** Can I say one final thing?

**The Chair:** Make one quick comment.

**Mr. Colin Mayes:** It has been recognized by the public service that better communications and sitting down with the people who are signing that contract for the Government of Canada will ensure that they are going to be better informed and have a better knowledge of what they are signing.

**The Chair:** Thank you, Mr. Mayes.

Now we go on to the Bloc Québécois *pour cinq minutes*.

Monsieur Gaudet.

[Translation]

**Mr. Roger Gaudet:** Thank you, Mr. Chair.

I will start with you, Mr. Mallette.

I'm not talking about someone who is injured or sick, but about a corrections officer who works for the public service. How much time do they need to be entitled to a pension?

**Mr. Pierre Mallette:** At present, a corrections officer can retire after 25 years' service. They will then receive 2% per year of service, so 50% of their salary.

**Mr. Roger Gaudet:** It would be 50% of salary. So if they start working at age 20, they are entitled to retire at 45 years.

**Mr. Pierre Mallette:** Yes.

**Mr. Roger Gaudet:** What is the maximum? How many years can they work?

**Mr. Pierre Mallette:** There is no maximum, you can work more than 35 years, but after 35, you stop paying into the pension plan.

**Mr. Roger Gaudet:** So the maximum is 35 years.

**Mr. Pierre Mallette:** Yes, and after 35 years, you get 70% of your salary.

**Mr. Roger Gaudet:** Fine.

Would it be possible to get a table? How much will an ordinary corrections officer who works for 35 years and retires at age 55 get? At age 60, how much will they get from the Quebec Pension Plan or another source of income? And last, at age 65, how much will they receive? To make a decision on Bill C-201, I have to have something concrete.

I would like to have the same thing for the RCMP and the Canadian Forces. I'm asking for the same thing from all four of you. Even you, Mr. O'Handley, I would like to have figures about your specific case. Sometimes, when it comes to figures, we can get lost. I would like to have a complete table of your case. I'm not talking about your deafness, that's another thing. But you are retired. I don't know how old you were when you retired and how long you have been retired, how much you got at age 60 and age 65. I would like to have your complete table, to understand properly.

**Mr. John Labelle:** Excuse me, I'm not fluent in French.

**Mr. Roger Gaudet:** You are...

**Mr. John Labelle:** ... but I can tell you it is difficult to give you a table like that. However, I can give you my table.

**Mr. Roger Gaudet:** No, I would like to have the table for someone who was in the Canadian Armed Forces and had no problems. They were not injured and finished their career in the Canadian Forces.

If I make a decision, I don't make it based just on someone who had an accident on the job. I want to see Mr. O'Handley's case, because he is a typical case. But I want to see the case of someone who had no problems throughout their years of work.

•(1025)

**Mr. John Labelle:** For my table, let's say that fewer than 1% of members of the Canadian Forces achieve my rank.

**Mr. Roger Gaudet:** No, I'm talking about everyone in the military, in general.

You must have tables that show the rates, after 20, 25, 30 and 35 years. That's what I want.

**Mr. Brad White:** I imagine it would be fairly easy for the Canadian Forces and the RCMP to provide a table. They have that, it also includes the benefits they pay,

[English]

benefits and disability.... I can't remember exactly what it is in the Canadian Forces right now.

[Translation]

They have a general table, for everyone.

**Mr. Roger Gaudet:** Yes, I want details for everyone.

[English]

**Mr. Brad White:** It's not even disability, but a pension calculation thing. The Canadian Forces benefits people would be able to provide it for the military, and the RCMP would be able to provide it as well.

[Translation]

**Mr. Roger Gaudet:** Can you send that to the clerk? He will have it translated into both languages.

**Mr. Pierre Mallette:** We will be pleased to provide you with that, Mr. Gaudet.

**Mr. Roger Gaudet:** They have to be sent to the committee so that everyone has the same information.

Do you have something to add, Mr. O'Handley?

[English]

**Mr. Roddie O'Handley:** I understand your question. I think it would be a difficult thing to do because we all retire at different ranks. I retired as a constable, so I would get the lowest. If I were a staff sergeant, I would be making more money.

I have a good friend who's a staff sergeant in the RCMP. We started working on the same day. He is still working, but at the end of 32 years, if he had retired the same day as I did, he would have had a substantially bigger pension than I have, because he would have made more money as a staff sergeant than I made as a

constable. Therefore, his 64% would be a lot higher than my 64% in the same number of years, because we retired at different ranks. The higher the rank, the more money you make.

If I went on a disability pension after 32 years, and he went the same day after 32 years as a staff sergeant, he would make more money than I would. His pension would be higher because he made a higher salary, so his five-year average would be higher. I might be able to tell you what I'm going to get, but I wouldn't be getting what he's getting, because he has acquired a higher rank. An inspector would get a lot more money, and so on up the line.

**The Chair:** Thank you, Mr. O'Handley and Monsieur Gaudet.

Mr. McColeman.

**Mr. Phil McColeman (Brant, CPC):** Thank you, Mr. Chair.

Gentlemen, I want to thank you for being here. It is an honour to have you with us. I'm sure it goes without saying that we have a profound respect and admiration for those who wear the uniform and protect our country. In my personal case, I can tell you I have a profound respect for anyone who wears a uniform and puts his life at risk for the safety of others, and that includes my son-in-law, who's a municipal police officer. I've served on the police services board, and as vice-chair I had first-hand knowledge of the daily routine of those who put on uniforms and serve the public. My father was a firefighter through the 1950s and 1960s, and he risked his life many times in service to others.

When it all boils down, there's no pleasure in dealing with issues like this with people we so strongly respect and support. Frankly, there isn't. The one witness we heard through Mr. Hawn said something that resonates with me. He said that, in all honesty, this pension plan is not stacked but blended. The CF and RCMP pension plans are fair and generous in comparison with other pensions. The PSSA and other federal pension plans, provincial pension plans, most teacher plans, and many others are set up in exactly the same way. My daughter's a teacher, I know something about the teachers' plans. To the best of my knowledge, there are no organized campaigns by members of these other pension plans claiming that they are unfair.

Could you help me understand why these plans are fair and the CF and RCMP plans are unfair?

•(1030)

**Mr. Brad White:** From the Legion's point of view, I'd say that we are asking for fairness. You're looking at a picture in time, a generation of people who, in the mid-1960s in the Canadian Forces, had their benefits changed and probably didn't fully understand how these changes would affect them when they retired at age 65. This goes back to the issues of communication and understanding.

Mr. Labelle was a financial counsellor, counselling other members of the Canadian Forces on their pension benefits, and he didn't even know about this. I was a simple soldier.

**Mr. Phil McColeman:** Could I respond to say that what you are saying to me is that the issue is a communication issue, not about the fairness or unfairness of a particular pension plan?

**Mr. Brad White:** There are issues ranging from the changes that were made in 1965, and those have to be addressed. I'm not saying they don't have to be addressed. I'm saying maybe this pension plan that is in place today is a fair pension plan compared, as you have done, to other pension plans. We do have issues.

**Mr. Phil McColeman:** Believe me, I just want to get a better understanding. I'm not trying to be confrontational. I want to get a better understanding, because when you do compare it, this plan is fair and generous compared to other plans, sir.

**Mr. John Labelle:** Sir, with all due respect, I don't think we should be comparing with the civilian population whether or not they are satisfied with their pension plan. I don't think we should be comparing. They have unions to represent them, to look after their welfare, to look after their benefit. I know for a fact—I was told this by some civil servant employee—they were told by the Government of Canada that negotiation with regard to pension was off limits. I don't know if that's true or not, but I don't want to get into that type of conversation. We should only be considering ourselves with the veterans. They paid, but to be prepared to sign a blank cheque that may include your life, to come back home with broken limbs...the wear and tear of a body.

I spent 15 years on ships. Sir, you want to try it around the banks of Newfoundland when your stomach is turned upside down. I am a different government provider. I spent five and a half years in isolation. I served at Masset on the Queen Charlotte Islands. You want to try that for a little while. I served in Goose Bay, Labrador, sir, where the temperature went down to 101 degrees below zero. I served in CFS Lac St. Denis—twenty and a half years of my life in isolation, in operational units.

I am not the only person in the armed forces who does that. We're all doing it, sir, so therefore we are a different government provider and we should be treated differently. We were not told. We were not briefed properly. Therefore now we are asking that you give us justice and fairness.

Thank you, sir.

**Mr. Phil McColeman:** Could I respond to that, please, sir?

Sir, I respect you tremendously. I respect you and everyone who has worn a uniform. I said that from the outset. I respect the fact that every day law enforcement officers put the uniform on and risk their lives, as do other people, and I totally respect what you do. It is something that, believe you me, is not taken for granted. I want you to understand that. My comments were not directed at this at all. I want that on the record.

**Mr. John Labelle:** I appreciate your comments, sir. I want you to understand, though, that my wife has a college degree education. Because she followed me around the country, sir, her CPP pension is \$75 a month. That's not fair. That's not fair to the veterans.

Thank you, sir. I appreciate your comment, and I respect you very much.

**Mr. Phil McColeman:** Thank you very much.

**The Chair:** Gentlemen, again we are away over time. I like to give a lot of latitude, and I have today.

Now I'll go to Mr. Andrews from the Liberal Party, for five minutes.

**Mr. Scott Andrews (Avalon, Lib.):** Thank you, Mr. Chair. I'll be sharing my time with Madam Sgro.

Thank you all for coming in. It's a pleasure to hear your stories and to learn more about this issue. As someone who is new to Parliament, I think it's great to hear your stories.

I have two questions. My first question is looking back to the history. This has been since 1965-66. We're now in 2009. It seems this issue has come to a head now. Can you give me a little bit of an understanding why this hasn't really been addressed in the last 40 years? Why are we dealing with this now? Why couldn't this have been addressed 10 years ago, 20 years ago, 30 years ago?

•(1035)

**Mr. John Labelle:** I suppose I can only speak for myself. I had to get old, sir, to find out that I was losing money.

**Mr. Roddie O'Handley:** That would be my answer.

**Mr. Scott Andrews:** You two are not the only ones who have gotten old in the last 30 years. I just want to get a little history behind that.

**Mr. John Labelle:** In the military we're accustomed to saying "Yes, sir" and just getting on with our jobs.

Go ahead, I'll leave that.

**The Chair:** Mr. Mallette.

**Mr. Pierre Mallette:** Maybe I don't want to go back to 1966, because I was born in 1964.

**Some hon. members:** Oh, oh!

[*Translation*]

**Mr. Pierre Mallette:** You are from the Liberal Party.

Our union has been trying since 2002 to negotiate improvements to our pension plan. In 2005, your government amended that act that allows a pension to go from 2% to 2.33%. I repeat, we would like to find the forum where we could explain our views: why 25, why 2.33%?

Why could we get better than other groups? It is a question of fairness. If we recognize that some groups can leave after 35 years' service with 70% of salary, why do we let people leave after 25 years' service, without regard for the purchasing power the others have after 35 years' service? This is an essential question.



I am not minimizing the importance of other job categories, but they way they work is different from ours. It is recognized that after 35 years' service or more, they can get 70% of their salary. We are given the right to leave after 25 years, but then we get 50% of salary. We don't have the same purchasing power. We are told to go away, but we don't have the money to leave. In my workplace, no one works for 35 years. I said that when I began my presentation this morning; the inmates are always young, while we age, physically and mentally. Everywhere we go, we keep saying we want to have the chance to put what was allowed in 2005, the 2.33% rate, into practice.

This morning, I have heard comments about the fact that we are unionized. Being unionized does not always mean it is easier. Relations with Treasury Board are not always easy. The government passes laws, like Bill C-10 that was recently passed. It is all very well to be unionized, but we are still affected by that.

The union wants to sit down, talk, and look at the impacts. We are prepared to look at all of it. We have been working on it since 2002. There has been some progress and certain things have been resolved. The Act has enabled us to do some things, but we are not finding the forum where we could finish the job. This is what is taking so long. The next generations will have to engage in the same debate if we don't resolve it now.

Give us fairness, that will allow us to leave with the same salary rate as public servants who leave their positions after 35 years' service and receive 70% of their salary. You are giving us the right to leave earlier, but we don't have the money that would allow us to do it.

[English]

**Mr. Scott Andrews:** Mr. White, you brought up, and I know others made reference to it, about paying into EI. At the end of the day, this issue is going to be about money and where we find the money to make it happen. Let's cut to the chase.

You mentioned EI and you said you don't collect EI. Is that true for all CF and RCMP members, that not one single member has or will collect EI? If you can, put it in context so we see if it's 10% or 30%. Do you follow my drift?

• (1040)

**Mr. Brad White:** I followed your drift as well as the questions that were asked on Tuesday. Categorically, there are members of the Canadian Forces who receive EI as well as members of the RCMP. My wife was a member of the Canadian Forces. She went on two maternity leaves while she was a member of the Canadian Forces. She received EI while she was on maternity leave as a member of the Canadian Forces. So yes, they do.

The issue is my receiving an annuity from the Canadian Forces. I'll never receive EI.

**Mr. Scott Andrews:** Would you have ever received it in your career?

**Mr. Brad White:** I doubt I would have, never throughout my career. I don't think there was an occasion or an opportunity, because in my day we didn't have paternity leave. Now you have paternity leave in the Canadian Forces. So members who go on paternity leave receive the same thing as those members who went on maternity

leave, and they probably receive EI. This is past my time in the Canadian Forces.

**The Chair:** Thank you, Mr. White.

Thank you, Mr. Andrews.

I'm sorry, Madam Sgro, there's no more time to share with you.

We'll now go over to Mr. Kerr.

**Mr. Greg Kerr:** Yes, Mr. Chair.

What I want to do—and I was speaking with Mr. Stoffer earlier—is get a motion in here, and we need some time to discuss it. I want to know if it's appropriate to make that motion now.

**The Chair:** Would that be a motion to dispose of the bill?

**Mr. Greg Kerr:** Yes, it is.

**The Chair:** If we're going to go to business, I will excuse the witnesses, unless, Madam Sgro, you have some issue with that.

**Hon. Judy Sgro:** Are you suggesting that we no longer hear from the witnesses and start to deal with the motion?

**The Chair:** Yes, that's correct. We go into some business, and I was going to give them two minutes each.

**Hon. Judy Sgro:** I recognize the desire we have to deal with this issue and move it forward, but I'm not comfortable for it to go forward. We're scheduled to have another meeting next week, I believe. Where's the clerk?

**The Chair:** I don't believe—

**A voice:** Not next week.

**Hon. Judy Sgro:** Well, I mean the next week. I'd come back next week, but I don't want to ask you guys to do that. But are we not scheduled for a third meeting on this, if necessary?

**The Chair:** I don't believe that's the case, but Jacques is not here.

**Hon. Judy Sgro:** I know we were trying—

**The Chair:** No, there are no more witnesses here. This was the full complement.

**Hon. Judy Sgro:** I'd like to have some of the departmental people come back. I still have questions on it, and I'd like to once and for all look at what's being done today, and is it that much better for today and the future. Then we go back to the fact that we've got 50,000 veterans in that category who still feel they were not treated well.

I'd like to have another meeting on this issue.

**The Chair:** Hang on for a second, hold it. I have Mr. André and then Mr. Kerr and then Mr. Oliphant.

**Mr. Robert Oliphant:** I have a point of order.

**The Chair:** Please, please. Mr. Oliphant on a point of order.

**Mr. Robert Oliphant:** I would like to hold this discussion until we're in camera. I think it's appropriate to have this discussion after the witnesses leave. That's my only concern.

**The Chair:** Is there a consensus, then, that the witnesses be excused?

**Mr. Peter Stoffer:** Mr. Chairman, I only wanted to have half a minute to say one thing to witnesses.

**The Chair:** On this point.

**Mr. Peter Stoffer:** In camera, absolutely.

**The Chair:** Okay.

Monsieur André, are you okay if we excuse the witnesses?

[*Translation*]

**Mr. Guy André:** I thought our meeting was to last until 11 o'clock, so we could hear our witnesses. I would like to understand more about what it is, concerning this motion. We invited these people. I might like to ask them another question.

[*English*]

**The Chair:** Monsieur André, I understand that. I'm at the disposal of the committee, and that's why I asked if we had consensus.

Mr. Kerr put a motion forward to dispose of the bill and get to the point of reporting it back to the House. We have limited time to do that and we're going to be in our constituencies next week. We have no other witnesses scheduled, so that was the process I was going to follow. But like everything else in committee, it's debatable. But we have to handle the business at some point.

Yes, Mr. Kerr.

**Mr. Greg Kerr:** Let's be clear, Mr. Chair, that this is understood if it gets to this point. I'm not trying to rush the witnesses out. If we take the extra time, we can extend the committee time and stay and discuss. The point is that we made a commitment to get this bill back to the House. We have a time limit to put the bill back to the House. We're not here next week. When I did discuss this with Mr. Stoffer, my recommendation was that it go back to the House unamended, for the House to deal with it.

Mr. Stoffer has a specific issue to deal with that. We need time to discuss it. If the committee is not ready to dispose of the bill, that's fine. But we have an obligation to get this back to the House. I'm simply doing my duty by raising it this morning and saying we have to do it by motion at some point. I don't want to get caught in a discussion about whether we're hurrying the witnesses off, because that is absolutely incorrect.

•(1045)

**The Chair:** Excuse me for a moment, because I want to ask Mr. Stoffer this: are you in agreement with Mr. Kerr's comment?

**Mr. Peter Stoffer:** That is correct. I thank the parliamentary secretary for coming to me on this issue. I only need to confer with a couple of individuals, and when we get back on the Tuesday morning, at the crack of dawn.... In fact, Mr. Kerr will know the response beforehand. I can't see a problem, but I do need to discuss it with a couple of folks. On Tuesday morning we can have this thing done fairly quickly.

**The Chair:** Just to let other committee members know, what Mr. Stoffer is saying is that he has to check with a source and then he's prepared to go to business first thing in the next meeting. Is that correct?

**Mr. Greg Kerr:** Mr. Chair, the agreement would have been that I'd make the motion. Mr. Stoffer will make his comments. We're going to defer it to business at the next meeting, to make sure it's on record to be dealt with. It will have to be dealt with at the next meeting so we can get the bill back to the House.

**The Chair:** Thank you, Mr. Kerr.

Madam Sgro.

**Hon. Judy Sgro:** I would like to have departmental staff come back to our next meeting and answer some additional questions that I have. At that point we can then deal with this. I don't see why the rush. I know we have a certain time limit to deal with things, but if we're trying to deal with it, we can't have only two meetings and because we have no more witnesses.... That's why I'd like to have departmental staff come to our next meeting, further to this, before we start dealing with pushing it back into the House at this point.

**Mr. Greg Kerr:** Could I ask which departmental staff you want?

**The Chair:** Mr. André, did you have a comment?

[*Translation*]

**Mr. Guy André:** No.

[*English*]

**The Chair:** Okay, I'm sorry, Mr. Kerr. Go right ahead.

**Mr. Greg Kerr:** Mr. Chair, we have no problem if the agreement is to come back for another meeting, but let's be clear about which departmental staff you would be talking about.

**Hon. Judy Sgro:** It would be the people who deal with superannuation and the departmental staff who deal with the pension issue.

**Mr. Greg Kerr:** It's not Veterans Affairs staff people you're talking about.

**Hon. Judy Sgro:** It would be Veterans Affairs if that's required. I'll talk with the clerk, if necessary, to define it exactly. It should be departmental staff. They've raised issues, and I think we have to be fair to them and make sure that we're all comfortable with what they've told us by asking more questions of our Veterans Affairs staff.

**Mr. Greg Kerr:** No, Mr. Chair. I want to be very clear that this is not a Veterans Affairs staff issue.

Mrs. Sgro, you know the difference. If you want to bring the appropriate staff in, which could be Defence, Finance, and so on, that's fine. But once again, you put it over to Veterans Affairs. This is not a Veterans Affairs issue.

**Hon. Judy Sgro:** Then it's DND staff. I said that it should be the appropriate staff to deal with these issues. So it's DND staff, Finance staff, or Treasury Board. The appropriate people would come to answer some questions. I'm not defining who they have to be.

**The Chair:** Is there any other debate? Right now we have agreement that the next meeting will be business. I know that. But do we have a consensus on the witnesses coming to the next meeting?

**Mr. Greg Kerr:** Let the motion be dealt with.

**The Chair:** That's fair enough. We'll have witnesses from the department at the next meeting. Also at the next meeting the bill will be completely dealt with and sent back to the House. Whatever way we do it, we're going to dispose of it.

Go ahead, Mr. McColeman.

**Mr. Phil McColeman:** I don't know whether we should be going in camera, Mr. Chair. Please correct me, if necessary.

I'd like to ask Mrs. Sgro what kind of information you are looking for from the staff? As he said, it's not a Veterans Affairs staff issue. It's people outside the bailiwick of this committee we're going to bring in to discuss this issue further. Many of us have reservations about this committee dealing with this issue, because it's not a Veterans Affairs issue, on the business side of it. My senses tell me that you want more of a business explanation. Am I reading you right on that? I would like that too, by the way, in some ways. It gets a little bit muddled, because we're going to have people from Defence or people from maybe Finance or wherever in the government. I just want to know the direction we're heading.

**Hon. Judy Sgro:** Certainly it could be people from DND and Finance. I want to know what's happening today, November 5, 2009. I've heard some things. I want the questions about what's happening today to go forward. It has to be DND and Finance.

What happens to that block of individuals we keep hearing about who feel shortchanged? I would ask DND and Finance to come before the committee. I recognize the difficulty, because we're veterans and we deal with it "post". But I'd like to hear from those who deal with it "prior to", so that when we move it into the House, we know things have changed in a substantial way for the future.

• (1050)

**Mr. Phil McColeman:** Mr. Chair, could I ask you or maybe the parliamentary secretary for clarification?

**The Chair:** Just a moment, Mr. Kerr is on the speakers list, and he might address that.

**Mr. Greg Kerr:** I think we're comfortable, Mr. Chair, with the intent, now that it's been clarified. You were on a slightly different road when you started this. I think it's appropriate, and I would leave it to the chair and the clerk to bring back the appropriate staff to answer the questions raised here today. If that's agreed, then certainly our side would agree with that.

**The Chair:** As I understand it, it's a question on the logistics of the pension as well as on what they're informed of. Is that correct?

**Mr. Robert Oliphant:** The disability, the difference.... I'm still struggling with that.

**The Chair:** They are two separate issues.

**Mr. Robert Oliphant:** They seem like two separate issues.

**The Chair:** Do we have a handle on that?

**Hon. Judy Sgro:** Mr. Chair, I think this is the ideal opportunity. We're dealing with it. Let's all make sure that we have a good understanding of it. If there are things that can be done, we'll do them. If we can't, we can't, but let's at least make sure that we all fully understand.

**Mr. Greg Kerr:** Are we agreeing that the chair and the clerk will choose the witnesses?

**Mr. Scott Andrews:** Does that include EI and the financial issue as well?

**Mr. Greg Kerr:** Whatever the general question is, I think it's fair. We had a lady here the other day who was talking about EI.

**Mr. Scott Andrews:** I understand, my apology.

**The Chair:** We'll make sure there are plenty of people here—

**Mr. Greg Kerr:** And we'll deal with the motion.

**The Chair:** Yes, and I believe we have consensus that we will dispose of the bill that day as well. So we'll get information and make sure it's sent back to the House in whatever way we agree on that day.

We have just a little time left. I know I had to stay disciplined on the time, gentlemen, and a couple of times I know you wanted to get some things in; however, we still only have minimal amount of time, and unless there's unanimous consent, I have to gavel the meeting out. I would not want to do that to you, because you all serve this nation well. So please stay disciplined, if you would, so I won't have to do that. Take just two minutes each to finish up.

Again, I'll start with Mr. Mallette.

[Translation]

You have two minutes, sir, please.

**Mr. Pierre Mallette:** I would like to thank you for giving us the opportunity to come here this morning.

If we had one thing to ask of you, it would be, please, try to find a way of including us in the bill. We aren't there.

We would also like to send a message to all of the parties. We have been working on the 2.33% for a long time. We would like to be able to solve this problem. We would like to have confirmations, that there will be a table we can talk at.

Thank you very much. I hope to have the chance to talk to you about the pension again some day. Thank you.

[*English*]

**The Chair:** Mr. White.

**Mr. Brad White:** Yes, and I'd also like to thank you for the opportunity to appear before you today.

I would ask that you keep a couple of things in mind in your further deliberations.

Members of the Canadian Forces and members of the RCMP have an unlimited liability to serve. I would ask you to consider our government and nation's commitment to them. I think that needs to be taken into your thoughts as you deliberate on this type of thing. We in the Royal Canadian Legion are asking for fairness—fairness in how people are treated, whether they're veterans from before, veterans from today, or veterans in the future.

Communication is a very important point that has been brought up. How changes are communicated to people is important, so they hear and understand them. We can speak but we don't hear. So I would ask you to consider those issues when you go through your deliberations and think about the impact it's going to have on these people: my generation of veterans, past generations of veterans, and future generations of veterans.

Thank you.

**The Chair:** Thank you, Mr. White.

Mr. O'Handley.

**Mr. Roddie O'Handley:** Thank you for having me here today. It is much appreciated. I wish I was better spoken than I am.

Having said that, I can be blunt. Do you want to try me?

This gentleman asked a question about why he thought we should get fairness. He went into other places. Here is why I think we're not being treated fairly. I paid into an RCMP pension at 2% a year. I

worked for 32 years. I got 64%. The RCMP Pension Plan should not have the right to cut me if I qualify for a disability pension. If I qualify under the rules, if I qualify for a disability pension, I'm entitled to 75% of my wages. The RCMP Pension Plan cut me by \$719 when I got the Canada Disability Pension Plan, because the Superannuation Act gave them the right to do it. That's not fair. That's not fair to me; that's not fair to the people, the RCMP members, or anybody else sitting here at the table. That's the bottom line.

Thank you.

● (1055)

**The Chair:** Thank you, Mr. O'Handley.

Mr. Labelle.

**Mr. John Labelle:** Mr. Chairman, members of Parliament, ladies and gentlemen, I wish to thank you for inviting me here today.

I want you to understand that this is an issue of fairness, of justice, and allowing the democratic system to work properly. With regard to the question the gentleman asked about unemployment insurance, fewer than 1% of the people in the Canadian Forces ever receive unemployment insurance. The only ones who are entitled to receive it are those who have paternity or maternity leave. The others receive severance pay. That makes them unentitled to receive benefits.

You have my brief, Mr. Chair. I thank you. We veterans look for the support of all members of Parliament, and we thank you very much for this presentation.

**The Chair:** Thank you, Mr. Labelle.

Thank you to the witnesses.

Several members of the committee said it today, and perhaps they would allow me to say it for all the committee so it's very clear. One of the things there's absolutely no question about is our gratitude for your service, whether it's law enforcement, which allows us to lay our head securely at night and get a good night's sleep knowing you're there, or whether it's the Canadian Forces making sure we're able to live the peace and freedom and democracy we so love.

I want you to leave with that thought, knowing we're going into Remembrance Week as well. You have our best intentions to do what we can for you, and our heartfelt gratitude.

The meeting is adjourned.







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