

would produce better and cheaper retirement benefits. The second is promoted by life-insurance companies and other financial institutions, who control private pension funds and reap enormous profits from them.

AS THESE DISCUSSIONS have taken place almost strictly between men, few people even noticed that the option of expanding the C/QPP would be much preferable for women because:

- The C/QPP is the system that can most easily subsidize the pension costs of low-income workers (through measures such as the basic exemption), and most female earners are in that category.
- An expanded C/QPP would lend itself much better to the equalization of pension credits between spouses and ex-spouses. This would be unlikely to happen in private pension plans which are mainly regulated by provincial law.
- Unlike the C/QPP, non-government pension plans cannot provide the full protection against inflation which women need even more than men, because of their longer life expectancy.
- Only the C/QPP can take into account women's work in the home, either through child-care 'drop-out' periods or through the direct integration of homemakers in these plans.
- An expanded C/QPP would start paying larger benefits very soon, while mandatory private plans would not pay full pensions until 30 or 40 years after their introduction.

The main point to retain from all this is that *everything* that relates to pensions has at least as much importance for women as for men, and often more. Now that the final stages of the Great Canadian Pension Debate are underway, it is imperative that women, individually and in groups, stand up and fight for their own as well as their mothers' and their daughters' right to fair and adequate pensions when they are old.

Conflict

My grandmother's 'good' sofa
Its virtue already
Stained when we got it.
The red shag rug
Wall-to-wall
Tackiness
Imposed by the landlord.
My husband's ubiquitous bookshelves
Of naked plywood.
And, naturally, toys
Mingled with plastic
Bowls and containers
Spread on the floor
From front door to back
Courtesy of
Our toddler,
Our reason for living
Here, and like this.

How can one little desk be a refuge
Tucked in a corner by a high traffic area
Its drawers and pigeonholes
Full to bursting?
They've taken so much of the space!
They've left me so little!

I could be happy
I think, with a spinster's life.
A cat to warm my lap
Lush plants to nurture
And a room,
Small, but with boundaries
Where any disorder
Would be of my own
Creation.

Anne Miles