Old Age Security

our older citizens 42 cents more every month. What an increase!

Through the same provision the government is going to tax this old age security pension. Before this bill, the income of two aged people was not taxable but now, what the government gives them with one hand—the fantastic increase of 42 cents a month—it takes away with the other hand by collecting \$3 or \$4 in taxes. I figured it out for myself and came to the conclusion that by the end of the year the government will have collected more that it will have given.

Mr. Speaker, such is the ostrich policy that proves that the government cannot get anywhere with the present financial system. It empties the pockets of the taxpayers through taxes and surtaxes and gives back only bits of what it has managed to extract from them.

If the government is short of money, as it alleges, the reason is that administration eats up all revenues. It could be ascertained that old age security administration costs exceed the amount spent for pensions.

When needy single persons or married couples ask for the guaranteed income supplement, the government orders an investigation and the accompanying paper work confuses the older person, who often has no education. In fact, such red tape annoys and tires that person and even deprives him of sleep. He is so nervous that he makes mistakes while filling out the forms to be returned to the government. Officials claim that he has made false statements and that his application cannot be considered. The applicant experiences anguish, being isolated from the remainder of the society and unable to meet his needs.

This is what we call the government's "rub-a-dub plans", this socializing system which annoys everybody while failing to recognize individual rights, as Social Credit philosophy recommends, to guaranteed minimum income without government interference or tests.

Mr. Speaker, I insist on urging the government to abolish the guaranteed supplement income and ensure instead an equivalent income, the amount of which would be fixed by statute, to any 60 year old senior citizen. Such a suggestion would illustrate the legitimate and commendable wish of the government to assist people and give them the possibility of a better life. However, the government refuses to do so and says: we lack money. Of course the government lacks money, but it is simply because it takes money from taxpayers and gives it to somebody else.

For instance, on page 15 of the white paper on income security, this short extract which tells and reflects the spirit of the whole document:

majority of people who enjoy greater security and affluence have been sharing their gains with the less affluent. They are undoubtedly prepared to do more in this direction provided they can be assured that their contributions are used humanely and efficiently.

Now, what does the government do? They publish a white paper, make noisy publicity and say to the people: We will increase old age security pensions because the

government understands old people. They make this publicity in order to earn votes and to look like humanitarians so that people will swallow the pill. Once it is swallowed, the bill is passed. If we do not pay attention, we will be caught unaware because the government will tax the more affluent to give to the poor. This is called the concept of socialization, of egalitarianism.

We Creditistes oppose this system because we believe in individual freedom. If a person who is better-off has been clever enough or very often lucky enough to live more comfortably than his neighbor, so much the better for him and he must not be penalized for that.

As for the poor, they must not be penalized either because they are poor. There is no need to take from the rich to give to the poor since this is another injustice.

Here is what is advocated by Social Credit: Instead of taking money from the taxpayers to give it to other people, quite often by using complicated plans and formulas, after investigation a statutory amount of money should be granted to each Canadian from new credit coming from the Bank of Canada and based on the value of production, in proportion to the total buying power that is to say the consumption forces.

Thus the government would not be responsible for poverty and misery by taking the money it needs from the taxpayers but on the contrary it would give prosperity and freedom to our citizens while guaranteeing their economic security.

Mr. Speaker, so long as we keep fooling around with the current system, reform is far off. We are happy about this increase in pensions even though it is not sufficient. We are sorry to see that the government is letting down all the people aged from 50 to 60. I ask them once more that this age be lowered to 60 because I challenge the Minister of National Health and Welfare (Mr. Munro) to tell me that even one program exists for this category of people who are too old for retraining and too young to get their old age pension.

In view of what I have just said, I ask the minister to revise his position and to lower the age limit to 60, so as to allow the spouse of an old age pensioner to receive the same benefits and, finally, to consider the proposals of the Créditistes so that our contribution to the relative ease and income security of old people will not be the direct cause of greater poverty in other areas.

Indeed, the government is well aware of this. In fact, when the Minister of Regional Economic Expansion (Mr. Marchand) commented the last budget speech over television, he recognized that although the government economic policies were designed to fight galloping inflation, to use the words of the Minister of Industry, Trade and Commerce (Mr. Pepin), and to eliminate poverty in Quebec, and although he had approved them, they were effectively generating poverty in the province of Quebec.

Why? Because the whole thing merely amounts to a shift in taxes which increases the administrative costs which, in turn, absorb all these taxes.