provincial authorities, and I want to give the house one or two examples of how it operates. I should like to refer to two cases that recently came to my attention, each involving a man who had been disabled.

When the plan was put through the house, Mr. Speaker, I understood that a new day was dawning in Canada for those suffering from various degrees of disability. The era of old fashioned welfare programs was said to be gone forever; a new approach was going to be made to ensure that nobody would be left destitute as a result of physical disability which prevented him or her from working. I understood that was the clear intention of the plan when it passed through parliament.

One man in my constituency, Mr. Speaker—and a finer person you could never meet—had to undergo brain surgery. Since undergoing the operation he has been unable to return to his former employment. However, he is not totally disabled. I had understood that the day when you had to be totally and permanently disabled before you could apply for a disability pension had gone forever; but no, Mr. Speaker, that is not the case: Far from it. At my suggestion this gentleman applied for a disability pension.

## • (8:20 p.m.)

What happened? Local officials employed by provincial authorities called on him and said, "We have discovered that your wife has been working, and unfortunately you are unable to draw the disability pension because too much money is coming into your house." I thought that means tests in matters involving subjects like this had been done away with, but that is not so. The officials called and said, "Your wife is working and you cannot qualify." But she is not in good health and really cannot work. Nevertheless she goes out to work. Why? The answer is that she does not want to apply on behalf of her husband and herself to the local relief office of the municipality of Brantford, Ontario. That is why; and because she earned money that claim was rejected by the officials.

I know another case concerning a man who is a year or two over 60 and who suffered two strokes. It was clear to me that he positively cannot work. This man came to see me during the last general election and I told him to come back after the election and I would speak to him. He did that, and I advised him to apply for a disability pension because I felt he was entitled to it. What happened? Some officials went to his house; they were very

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sympathetic and courteous but they said to him, "Why, we have discovered your wife has been working. Too much money is coming into your house and you are not entitled to a disability pension." That man's wife is beyond the age when she should be working hard; yet she is working hard and earning a mere pittance. She must do so, in order to sustain their home and to avoid, if at all possible, having to apply for relief to the local municipal relief authorities. I can tell you, Mr. Speaker, that at Brantford, Ontario, as elsewhere, people dread having to apply for relief, because such an application humiliates one.

In both cases the couples were told, "You are not entitled to a pension, as too much money is coming into the house." In the latter case, on top of all the troubles that couple had, in the midst of their sorrow they were informed by local officials that the husband was not eligible for a pension because his wife had dared to work, the implication being that they had discovered something terrible. Here was a woman going out and earning a little money. I think she should be honoured for so doing, but that disqualified them from receiving a disability pension. Surely, this sort of thing is far from what hon. members of this house expected when fairly recently the Canada assistance plan passed through this house.

Now I wish to say a word about student loans. I thought a new day had dawned when legislation permitting student loans was passed by this house. But, again, for various reasons the administration of these loans was left to provincial authorities. What has happened? A student is interviewed at his university or other place of learning by officials, and is asked, "What do you want?". The student answers, "Well, I want a student loan." The official asks, "Yes, but how much do you want?". The student answers, "Well, give me \$1,000". The student figures that \$1,000 together with the money he has earned during the summer months will see him through the year. The official answers, "You want \$1,000, do you? Well, you will be given half, and the rest you must get wherever you can". This is going on, and I have had many complaints. People call me up night and day, and I sincerely try to do the best job I can as a member of parliament for my constituency.

What kind of operation is this, Mr. Speaker. When this legislation was passed I do not think it was the intention of the house that students applying for loans should receive only a fraction of the amount they applied