

for an increase in the rate of old age pensions. Therefore, we ought to proceed gradually. I say that this country has nothing to fear either from communists or from socialists. We always kept progressing, and there is no reason why we should not see to it that social conditions be improved in the future. Canada is supposed to be quite prosperous, and we boast of the stability of our laws and institutions. Consequently there is nothing to fear in that regard.

Then there is the argument concerning the cost. During the session of 1936, the hon. minister of finance stated that the lowering of the age limit from seventy to sixty-five years would entail a considerable expenditure. According to statistics, there are at present in this country 240,000 people, between sixty-five and sixty-nine years of age. If we take into account the number of those old people who receive a pension either as former members of the civil service or the judiciary, or labour unions which provided for their old age, I figure out that only 20 per cent of them would benefit by the old age pension, should we lower the age limit from seventy to sixty-five. That would leave about 48,000, let us say 50,000 people.

When we examine the statistics a little more closely, we notice that old people in Ontario receive an average monthly pension of \$18.11. If we multiply \$18.11 by approximately 50,000, being the additional number of people entitled to an old age pension under the proposed amendment, it would make a total of \$950,000 a month. Multiplied by twelve, it would amount to about \$11,000,000, or let us say \$12,000,000 everything being included. Taking into consideration the amendment of 1931 which raised the dominion's share from fifty per cent to seventy-five per cent, therefore seventy-five per cent on \$12,000,000 would represent an additional cost of \$8,000,000 or \$9,000,000 in old age pensions, in case that we would lower the limit to sixty-five years of age. Let us say \$10,000,000. I do not believe there is one member in this house who is of the opinion that we could not reduce government expenses in this country by 10, 11 or 12 million dollars in order to enable us to grant old age pensions at the age of sixty-five.

Some contend that many of our old people who are to-day in distress, owe it to their carelessness and lack of thrift. I admit it to a certain extent. But is it not a principle of British justice that a hundred culprits should be allowed to escape rather than a single innocent be punished? Though the proportion would not be as large among these destitute, I do not believe that those who have

well deserved of their country, and who, through their whole life, did their best to rear their families, to own some property and to serve their land, should be made responsible for the conditions that we have experienced during the last eight, nine or ten years. Where are our carpenters, bricklayers, joiners, tinsmiths, roofers? Those who had not the opportunity to belong to labour unions where work is of a permanent nature, where are they? You will find them before the unemployment commissions, where they are seeking relief. Do you think that the burden of their care should fall upon their children, who have hardly enough to provide for their own needs?

As to the question of saving, the honourable minister of finance told us during the session of 1936 that we should not make unnecessary expenditures. I agree to that. But you will also admit, Mr. Speaker, that from one end of the country to the other, chambers of commerce, boards of trade and the largest newspapers and periodicals in their editorials, claim that it would be possible to save fifty to sixty million dollars in the management of our railways. It appears that we are paying \$50,000,000 a year in interest on bonds held by individuals, that is \$1,000,000 a week. It appears that we are paying \$35,000,000 a year on government loans amounting in all to \$1,500,000,000. I would not like to see any saving made in the department of railways through the dismissal of old employees, for it would be like starving Paul to feed Peter. But I do think that by reducing the maintenance cost of large hotels, and the purchases or working expenses of branch lines we could save some money. The report of the Rowell commission will shortly be submitted to the house. We are told that we could make a considerable saving by doing away with overlapping government services. Perhaps the Rowell commission will tell us also that by having less commissions, some members of which are being paid \$400 per day and expenses, and others \$100 per day and expenses, and by curtailing these expenditures, we would perhaps be in a position to answer the argument of the minister of finance who stated that money was too hard to get.

If we cannot do it by saving money, and without being compelled to tax the whole population, then I would have a suggestion to put forward. Unfortunately, I cannot labour the point very much longer, for I notice on the orders of the day a bill which went through its first reading, namely bill 28, concerning sweepstakes. Don't tell me that it is impossible to find eight, nine or ten million dollars in this country, without