which causes delays and inefficiency in the administration of the various security programs established to help the needy.

There is also the ignorance of the heads of family who are not able at all to administer their budget.

There is the ignorance of many people who get tempted by an advertisement leading them to buy immediately expensive items they do not really need and pay for them later. Those people often forget that the interest often amounts up to 24 per cent of the purchasing price.

An unbelievable number of needy people have no idea of the benefits they are entitled to, the conditions under which they can be eligible, or where or to whom they should apply.

We must admit that, because it comes under three different jurisdictions, our welfare system is of a complex nature and is difficult to understand and administer.

This system gives the poor the basic necessities without encouraging able-bodied people to earn their living which would restore their dignity as productive and useful members of society.

Moreover, since the introduction of the various welfare measures, the ministers responsible for administering them frequently have to change the procedures as regards conditions or payment, while the number of needy people or recipients increases steadily.

Today people wonder whether this welfare system, which costs about \$6 billion a year, fully achieves its purpose.

It is criticized mostly for failing in one very important respect, which is to encourage, to incite people to work.

Does it not seem to invite idleness in many cases, not so much because of the bad faith of recipients but because of its own shortcomings?

Every day there are newspaper advertisements for jobs which nobody applies for. This paradox is easy to explain.

The unemployed who accepts temporary employment runs the risk of being deprived of his welfare benefits for weeks once he leaves the job. It is easy to understand why he wonders whether it is not more profitable for him to live on welfare than to work. And this may soon result in the working man despising the unemployed.

Yet, in spite of its deficiencies and its complexity, our social security system is one of the most advanced and comprehensive in the world.

Surely, it must be improved, cost less to the taxpayer, and above all prove itself more just and efficient in order to remove those barriers which keep the needy in isolation.

The briefs and testimonies gathered by that Senate committee supply valuable data on the whole problem of poverty, on our system of social security and on the suggestions offered to fight the scourge of poverty.

The report which has been submitted forces us to reflect on the problems of our unfortunate fellowmen and

to feel deeply that people are not always responsible for what happens to them.

Why are some born rich and others poor? It would be useless to wonder who is responsible for poverty.

One fact remains. Poverty is everywhere. Our country is known in the whole world as a free country and we actually enjoy more freedom than probably any other country; it was said recently that Canada was one of the countries where it is easier to be happy; it is a country with huge and diversified resources such as mines, forests, fishing, agriculture, which spreads from one ocean to another, and offers limitless opportunities.

And yet five million out of our 22 million citizens are considered to be living below the poverty level.

Eight people out of ten among those living on welfare have no other income. Sixty per cent of those living below the poverty level are receiving no social benefits and are active members of the labour force who receive a salary barely in excess and sometimes less than the benefits they would get from social welfare.

Of course, there will be always poor people among us. However, let us not forget that we are all inter-dependent brothers and equals before God and men. The whims of fate and the contingencies of life are only responsible for our various circumstances. Let us not allow such differences to turn into an insurmountable obstacle.

Let us not say out of indifference or cowardice that whatever we do poverty will never be eliminated. Of course not. Poverty will never be completely eliminated but it could be reduced.

There is a more couragous approach which would be to tackle, examine and analyze this problem and then suggest solutions to solve it. This is exactly what the Special Senate Committee on Poverty had in mind and, as we can see from its report, this is what it believes it has done in spite of its deficiencies due to human nature.

The duty of each and everyone of us, of every citizen conscious of his obligations and responsibilities toward his neighbour, is to continue through a massive effort the fight already underway against this plague that is poverty.

This is one of the tasks that the government committed itself to undertake in the current session— to bring back stability between the income of individuals and a normal cost of living or, in other words, to remove the victims of poverty from their isolation.

Let us hope the government will be successful at this task which is a difficult but never completely impossible one.

It will have moved one step closer toward eliminating the barriers of isolation which deny the poor access to and participation in the just society.

[English]

On motion of Hon. Mr. Williams, debate adjourned.

The Senate adjourned until Tuesday, February 29, at 8 p.m.