

and that as a result we may look forward with hope and confidence to being able to solve in this parliament, this question, which should be of deep concern to us all.

Mr. W. F. CARROLL (South Cape Breton). I am glad that the government has been asked to take the first step to investigate this question as to the best method to be devised to make our aged poor happy and comfortable in their declining years. It will, I think, be acceded to by all, that there should be some means in this country, either by state aid or in some other way, to help those old people, who, by no fault of their own, find it difficult to provide themselves with a livelihood when age prevents them longer taking part in the battle of life. The question then remains as to what is the best scheme to accomplish this end. In many of the most enlightened countries a system of old age pensions has been devised, and in the mother country there is a system of state aid to the aged poor in the shape of old age pensions which, I understand, has worked out very well. Several schemes have been developed in other lands, and amongst them the system of old age annuities. The late government of Canada developed such a system and there is no doubt that old age annuities, by which people by the payment of a certain sum per month for a certain number of years can buy an annuity when they reach a certain age, is a sound proposition so far as it goes. But the trouble at present with us is that it is difficult to make the people generally understand and appreciate what this annuity system means. Under the late government, agents were sent to all parts of Canada to bring the system to the attention of the public, and I regret that the present government has seen it desirable to withdraw these agents. The government has not yet told us what its intentions are in the way of substituting some other means of publicity, but they must be aware that unless the system is widely and continuously advertised, and the people induced to take advantage of it, there will be not much use keeping the Annuity Act upon our statute books. Now, there is also in some countries of Europe an old age pension system which is called the Universal Scheme, and by which all persons who arrive at a certain age, whether they be rich or poor, are granted state aid. I do not think it requires much consideration to see that this so called Universal Scheme is not desirable in a country like Canada. It means that a man who is worth a million dollars, and a man who is worth nothing are equally benefited by its operation.

Mr. BURNHAM. What does the hon. member mean by saying that the rich will benefit equally with the poor?

Mr. CARROLL. This universal scheme which has been adopted in some countries but which has not been adopted in England, although it has been seriously discussed there, provides that every person of a certain age is entitled to state aid.

Mr. BURNHAM. Is the hon. gentleman aware that that has nothing to do with the question before us now?

Mr. CARROLL. I am not talking about whether it has anything to do with it or not, I am simply referring to what schemes have been adopted in other countries along this line. This, I do not think would commend itself to the public opinion of this or any other country. The scheme that has received the most cognizance and that I think should commend itself to the people of this country is what is known as the deserving poor scheme. Under this scheme a person must of course be a British citizen resident in Canada, and of the age of 60 or 65 years. He would have to show that he had endeavoured to the best of his ability to make a living and to save something for a future day while he was able to work. He must also show that he had not received poor relief during the days that he was capable of earning a livelihood unless under very extraordinary circumstances. He must show further that he has not sufficient income to keep him comfortably in his old age. The question arises, is there such a condition of affairs in Canada to-day that an old age pension system is actually desirable? Is there any public opinion on this question? We may be told that this country is and has been for a number of years too prosperous to justify us in thinking of bringing into effect any system of old age pensions at the present time. Well, it is one of the ironies of fate that the greater the industrial development of a country the more poor people it has. It is one of the ironies of fate that during the last twenty or twenty-five years, while the conditions of the labouring people in this country have been greatly improved in the way of better wages, more temperate living, more and better medical aid, yet all these things do not help to solve the problems of what is going to become of the aged poor. It is one of the ironies of fate that notwithstanding these improved conditions, it is more difficult for an old man in Canada to-day to earn a living than it was twenty or twenty-five years ago. This I take to be due to the increased pressure under which modern industry is carried on in Canada. Now, there are very many ways besides state aid whereby people in their younger days may be helped, if they have become sick or unable to work, without being obliged to go to the poorhouse or some almshouse or being placed upon the poor list. In our fac-