Mr. MacINNIS: I would apologize for rising at this late hour when we hope to adjourn had it not been for the appeasing attitude the government has adopted with regard to the speeches already delivered on old age pensions. I do not see any reason why I should hold my hand, or, should I say, hold my tongue, at this moment. First, I wish to draw a little bit of history to the attention of the hon, member for Vancouver-Burrard (Mr. McGeer) which, in his delving, he failed to note. He gave the Prime Minister (Mr. Mackenzie King) a great deal of credit for the present Old Age Pensions Act. If one does not have to live on \$20 a month, I suppose one would be ready to give credit for the act. The fact that the amount of the old age pension, \$20 a month, is as small as it is, and that the age at which a person is eligible is set at seventy years, seems to me to be proof positive that whoever put the Old Age Pensions Act on the statute books did so unwillingly. Because it was done unwillingly, as little as possible was given. I have often wondered how they came to the conclusion that the eligible age should be seventy years; at least I wondered before I came to parliament. After I came here and found how fluently the Prime Minister could quote scripture, I wondered no longer. I think it is the ninetieth psalm that says that the age of man is three score years and ten. That is the age when a man about comes to the end of his tether. When the Prime Minister was trying to urge his cabinet and supporters to accept old age pensions I can hear him saying "We will make the eligible age seventy years; any one who is alive at seventy will not live much longer on \$20 a month, so that it will not cost us very much." That is a conclusion that I have come to. The two people who were responsible for forcing old age pensions on this parliament were J. S. Woodsworth and A. A. Heaps. The reason why there has been no amendment since that time to reduce the eligible age or increase the amount is that the governments in power have always had in every parliament a huge majority, so that the government did not have to grant concessions to remain in power. Let us be quite frank and clear about how these things happen. The people of Canada for the last seventeen years could have had far better government had they had the good sense not to give the government in power such large majorities as they did.

I know that the minister made a statement this morning informing the house that the old age pension is to be increased. I imagine that all that can be said about that is that it is better than nothing. I cannot agree that the responsibility is a provincial one. I know that under the British North America Act, it is; but I cannot agree that it is a provincial responsibility, because every step in regard to old age pensions has been instituted by the federal government; and if the federal government had not taken those steps, there would be no Old Age Pensions Act on the statute books of any province in the dominion. Remember that the Old Age Pensions Act is a federal statute. It decides the age and it decides the amount. The federal government is paying seventy-five per cent of the cost. Surely the logic of events has made the old age pensions a national responsibility, and not a provincial responsibility.

This matter was discussed in the social security committee, and I understood that we would have an opportunity to discuss old age pensions on the report of that committee. As a matter of fact, I was promised on two occasions that that would be the case. But we have not been given the opportunity.

I agree with some of the things that the hon. member for Vancouver-Burrard has said. Some of those things I think should be made a little clearer. I listened to the discussion on money this afternoon, about as cockeyed a discussion as I ever heard. The fact of the matter is not whether we are borrowing credit or borrowing money. The fact is that we are borrowing goods—aluminum, nickel, timber and so forth. It is in these goods that we shall have to pay back, and it is because those to whom we would pay back those goods cannot accept them that our economy, I think, will break down.

Mr. BLACKMORE: You cannot do it without money.

Mr. MacINNIS: If you produce enough you can distribute it, if you have brains enough.

Mr. BLACKMORE: Not without money.

Mr. MacINNIS: You can make your own money and call it anything you like.

I think the old age pension should be increased to at least \$365 a year. The eligible age should be reduced from seventy to sixty-five for men and to sixty for women. I also think that where there is a reduction in the pension on account of the amount of the pensioner's other income, that reduction should be on a sliding scale, so that his other income should be at least double the pension before the pension would disappear. A table with