

The Address—Mr. Knowles

been rumours that there would be an increase or a change in that pension plan. He might benefit as a result of that change, or at least he had hoped he would. There has been the report that there was going to be an increase in the disability pension, and those reports proved to be correct, thanks to the pressure put on the government. So he dared to hope that as a result his total income of \$91.66 might be increased. Then, of course, there is the old age pension of \$40 a month, without the means test. This man is over 70 years of age. All told, he felt he could not lose. Perhaps he would not get them all, but he believed he had three possibilities for increases, and dared to hope that he would therefore have something more than the \$91.66 a month on which to live.

What is the story? We have been trying to find out what will happen to the Canadian National Railways pensions, but have not yet been able to get any information. It does not seem, however, that anything will be done for those who are already retired. I regard that as most unfortunate. I think the government should see to it that the Canadian National Railways deals with the problem and the plight of that group of men. At the moment, at any rate, there is nothing for this veteran on that account.

What about the disability pension? There is going to be an increase in that. This man's pension is only 5 per cent, or \$6.25, and under the new rates that will go up to \$8.50 per month. His increase will be only \$2.25. This veteran studied it out and discovered that while he will get an increase of \$2.25 in his disability pension, that will immediately come off his war veterans allowance because he must stay under the ceiling of \$91.66 per month. So there was nothing for him there. He gets \$2.25 a month extra as of right, but he gets \$2.25 less in the other cheque and his position remains exactly the same as it was, \$91.66 per month.

He had not yet exhausted all the possibilities. What about the old age pension? While his wife is under 70 years of age, he is over 70 and can qualify for the \$40 per month. Look at what happens when he gets \$40 per month old age security. The war veterans allowance people immediately say, "There is still the \$91.66 ceiling so far as war veterans allowance is concerned." So it adds up this way: His C.N.R. pension will be \$34.25 a month; his disability pension under the new rate will be \$8.50 per month; his old age security will be \$40 per month. That makes a total of \$82.75. The result will be that his war veterans allowance will be decreased from \$51.16 to \$8.91, because he must still remain under the ceiling of \$91.66. It reminds

me of the comic entitled "Sad Sack". Here is a man full of hope that there might be an increase in the amount he receives and yet he finds that he loses out on all counts, on the C.N.R. change, on the disability pension increase and on the old age security. Why? All because of the ceiling under the War Veterans Allowance Act which says that he cannot have more than \$91.66 a month.

For the government to leave cases like that over for a committee to deal with at the next session of parliament is not a responsible way to deal with such matters. I would like to read the letter, but I am not sure that all the thoughts therein are strictly parliamentary. But he tells me of his memory of the days in July, 1918, when he and others had their backs to the wall in France and were visited by the then Prime Minister of this country, who assured them on behalf of the people of Canada that all Canada was behind them to the last dollar and that nothing would be too good for them when they got back to this land. Now at his advanced age he is confronted with this situation.

I gave considerable thought to this case, as I do to all these cases. I racked my brain to see if I could think of any way under existing legislation by which this man might have another opportunity. After giving it some thought I realized that there was a possible solution. This man's wife is between 65 and 70 years of age. That means that with the old age pension given to him as of right, he being over 70 years of age, if he stays on the war veterans allowance he is limited to \$91.66 a month. But if he forgoes the war veterans allowance his wife can apply for old age assistance, for the ceiling under the act passed last June is \$100 a month for two people, where one is on old age assistance. In other words it is possible for this man to forgo his war veterans allowance, which would be only \$8.91 per month, and thus permit his wife to collect \$17.25 in the way of old age assistance, improving their position by the difference between \$91.66 per month and \$100 per month.

I ask hon. members to recall the many conversations they have had with these older veterans of world war I. Hon. members generally know that veterans prefer being on war veterans allowance because even though it has a means test they feel that it is something they have earned because of their service. They would rather be on war veterans allowance than on a means test old age pension. Here is a case where a veteran loses out on all these counts. The only opportunity he has to improve his position is