

Mr. BAKER: Very likely the dominion government will have to give them the money with which to pay.

Mr. DUNNING: I have no doubt that every one of the provinces would welcome a declaration by the dominion that it would pay the whole of the added cost. I am reasonably sure none of them would welcome any other kind of declaration of policy.

I wonder if there is not, at least to some extent, a fallacy in that part of the resolution which assumes that the lowering of the pensionable age would increase the degree of employment opportunity for youth. Other speakers have touched upon that point. My own experience with men in industry who can retire on pensions associated with that industry, or people who could retire on pensions associated with the civil service, is that those people are most reluctant to retire on pension. The great proportion of them wish to continue working. Even those who in a great many instances would be practically as well off on pension as they are working, prefer to keep on working. How often have we heard it said that a man apparently in the full vigour of his late manhood, has retired, expecting to enjoy life for a number of years, but somehow or another he has not lived very long?

Many of us, I am sure, have had friends who retired expecting to enjoy to the full the later years in their lives, but who, because of losing the incentive, and because of losing the joy of work—because work is not a curse; it is a blessing—have found that instead of prolonging their lives have, in all too many instances, shortened them. To that extent I think there is a fallacy at least in degree in the latter part of the resolution.

Mr. DOUGLAS (Weyburn): The minister is talking about white collar workers, not manual workers.

Mr. DUNNING: Yes, manual workers, positively. I am speaking about manual workers; that has been my experience with them in industry.

Mr. SPENCE: Manual workers even more so.

Mr. DUNNING: Ask the executives of the great railways, which have pension schemes, how the men do their best to stay on, in some capacity or another, rather than go on pension.

I promised the hon. member for Winnipeg North that I would give him some information concerning the present percentage of

those on old age pensions in the various provinces. The following table will set out the percentage of persons over seventy years of age who are in receipt of old age pensions:

| | Per cent |
|-------------------------------|----------|
| Alberta.. . . . | 54·19 |
| British Columbia.. . . . | 42·81 |
| Manitoba. | 53·90 |
| New Brunswick.. . . . | 61·23 |
| Nova Scotia.. . . . | 51·53 |
| Ontario.. . . . | 35·50 |
| Prince Edward Island.. . . . | 31·22 |
| Quebec.. . . . | 41·16 |
| Saskatchewan.. . . . | 53·18 |
| Northwest Territories.. . . . | 7· |

Quebec appears to have done fairly well in the shorter time in which the scheme has operated in that province. Then, the figure for the Northwest Territories is scarcely a comparable one.

Mr. MALLETTE: Would the minister kindly state who supplied the figures for Quebec?

Mr. DUNNING: They are our own calculations, from the Quebec records.

I do not intend to take up much more time, but I should like to indicate what I sincerely believe ought to be our objective and our course with respect to the problem of old age pensions.

Mr. HEAPS: I asked the minister to give the house the figures on which he was making his estimate as to the increased cost involved in a change from seventy to sixty-five years.

Mr. DUNNING: I do not quite understand the hon. member.

Mr. HEAPS: The minister took as a basis that approximately fifty per cent of those over seventy were receiving pensions.

Mr. DUNNING: Yes.

Mr. HEAPS: Would he say there would be about the same percentage between the years sixty-five and seventy who would be entitled to pension?

Mr. DUNNING: Yes, the same proportion. The experience in other countries has been our guide in that regard.

In conclusion, I should like to give the house an indication of what I believe our objective should be with regard to old age pensions, and also some idea of the course I think we should pursue in attaining that objective. In the first place, experience in operating this type of social legislation, from the dominion point of view, convinces me that we should look towards a national scheme of old age pensions, nationally administered. I am convinced, in the second place, that the British system of making the lowering of the