Mr. ILSLEY: I do not wish to interrupt on behalf of the hon. member for Vancouver East, but I must point out that when he spoke he was referring to this discussion about borrowing from the bank—whether one borrowed credit or cash, or paid back credit or cash. He was not referring to old age pensions.

Mr. JOHNSTON (Bow River): He was referring to the arguments of the hon. member for Vancouver-Burrard and the hon. member for Parry Sound. The argument of the hon. member for Vancouver-Burrard was based entirely upon this old age pension scheme. He was asking the minister where he could get this money from. The minister's contention was that it would be too expensive, and that monetary questions entered into it. I do not believe we are going to settle many of our economic problems until we come down to the basic question: Where are we to get the money from? I did not intend to branch out to that argument, because it has been well debated to-night. We Social Crediters have been advocating it for many years.

The minister also pointed out that the provinces should have come forward more readily than they did. If I recall correctly, the province of Alberta was ready a long time before the dominion was.

Mr. ILSLEY: And I did not say that, either. I am sorry to have to correct the honmember, but I did not say that the provinces should have come forward before they did.

Mr. JOHNSTON (Bow River): The minister said that the dominion could not take any steps until the provinces had asked the permission of the dominion government, or had asked for assistance from it. I believe that is correct, is it not?

Mr. ILSLEY: That is somewhere near right; but that is certainly not what the hon. member said before.

Mr. JOHNSTON (Bow River): He said that the provincial governments would have to make representations to the dominion government, and that when they have done that, legislation would be brought down to enable them to go ahead. I believe, in effect, that is exactly what the Minister of Finance said.

Alberta was one of the first to come ahead, and do that very thing. In fact, after arrangements had been made with the dominion government, they were the first to increase the amount by \$5.

There is one other important problem I would mention to the committee, one which is connected with the old age pensions, and

that is pensions for the blind. Great as is the need of old age pensioners, there is a class of people, namely the blind, who need a great deal of assistance, and need it possibly more than the ordinary old age pensioners. I say that because, if there is a class of people more helpless than another, it is the blind pensioner. It is true that they get \$20 a month, the same as the old age pensioner, and that they receive that amount at the age of forty, rather than at seventy. But a person who is blind is almost helpless, and should receive a pension regardless of age. The age should be reduced at least to the point recommended by the institute, namely twenty-one years. These blind people who are receiving the pension may, by means of a little special training given them by charitable organizations, increase their earnings by \$200 a year. Their pension amounts to \$240, and with that additional \$200 they are brought up to \$440, if single. The unfortunate thing, however, is that if they earn one dollar more than that amount, it is deducted from their pension until they have reached the sum of \$200, and then they are cut off pension entirely. That should not be. If these people are diligent enough, and goodness knows they are not going to earn very much, to go out and earn a few extra dollars, that should not be deducted from their blind pension. Every consideration should be given to these people. I shall not keep the committee any longer with a detailed discussion of old age pensions or the treatment of the blind, but there is a great deal more that can be said. I shall leave it at that until the question comes up again.

Mr. KNOWLES: There are one or two things I should like to say to the minister. First of all, I should like to support the two statements that have been made many times to-night, both of which are true and, in my view, not inconsistent. On the one hand, there will be gratitude on the part of many people for this slight increase in the amount of the old age pension, but on the other hand there will be disappointment that the amount was not made \$30 a month, the pensionable age lowered and certain changes made in the regulations. One point I should like to draw to the attention of the minister is in connection with the possible additional \$5 which he announced this morning. Will the ceiling of \$365 apply to that \$5?

Mr. ILSLEY: The \$365 remains.

Mr. KNOWLES: I understood the minister to say that some pensioners would not receive the whole amount in view of the application of

[Mr. C. E. Johnston.]