

If the man has crop failures, all right; in that event he does not have to pay anything. So that when a man buys a house, or borrows money with which to build a house, if he does the very best he can, if he gives a percentage of his income every year, the state should be prepared to give him complete possession of that house. That may sound strange, but hon. members will have to become accustomed to hearing many strange things before they realize what is really meant by a new order in which human beings shall count more than material things. Living incomes must be guaranteed to all people willing to work.

I now turn to one or two other matters. First, I should like to say a word about old age pensions. I am not at all satisfied with the old age pension provisions of this country. An old age pension of at least \$50 a month for all who have reached the age of sixty-five, although I prefer the age of sixty, and for those who have reached the age of unemployability, must be guaranteed; and that at an early date. There will be those who will say, "Well, we cannot afford it. Where are we to get the money?" I submit that the question should be: can we produce the milk and cream and butter and cheese and other foods? Can we produce the clothing; can we produce the housing; can we produce the medical care, the dental care, the hospital care? Can we produce the material things? The answer must be, yes. Well, then, if we can produce the material things, certainly we can find some way or another of producing the counters or the money tokens which represent the things we produce, and distribute those to the people who are to use the goods. Certainly we can. Just as soon as we begin to realize that what is physically possible can be made financially possible in peace as well as in war, we shall not hesitate at all to give the old people that to which they have a clear title.

A moment ago I mentioned finance, and I turn to that question again. The minister must find ways of changing our present debt-creating financial system into a non-debt-creating financial system. He must ascertain all the factors entering into the present debt-creating system and provide for the neutralizing or the liquidating of the debt resulting from that system. If the minister fails to accomplish the objectives I have indicated he will fail to rehabilitate the Canadian people. I may be asked how all this can be done. My reply is that very little can be done under the present financial system; and I make this

[Mr. Blackmore.]

remark in reference to the minister's whole set of proposals as envisaged by his white paper. I grant that in this pamphlet he says that this is only the first stage, but judging from the direction in which he is travelling I would say that all the other stages will be just as bad as this first one. After all, if you set out going directly east in the first steps you make, you are likely to continue going east all the way through. The minister simply will not be able to find the money to make good the promises which are implied in this pamphlet. He will be at a loss to know what to do in order to accomplish his aims.

I may be asked, "Well, what would you do?" Of course a good many hon. members will say they are familiar with the social credit ideas. Yes; and they must become more familiar with social credit ideas. In these last days of the session I am going to ask hon. members this question. How many times have they found that the Social Credit members have been right, since they came here in 1935? They will be surprised if they go back over the list to see how many times we have been right. We implied a forecast of war in 1936 and 1937. We stood in favour of preparation for war; and I could go right through the whole list. Why was that? It was because we have been doing a little studying with respect to these matters. It has not been any accident. I am prepared to say that in financial matters members of this house and the country at large will find the Social Crediters have been right. I hope hon. members do not have to go through another depression and another war before making that discovery.

The minister must see to it that fundamental changes are made in the present financial system. I suggest to him in all earnestness and sincerity that he must concentrate his attention upon the question of money. My socialist friends of course will begin to see red when we mention money; but we have already learned how to produce the goods, and now all we need to do is to find how to produce the money. I hope the minister will concentrate upon this question of money with the same singleness of purpose and the same determination he would bring to bear upon a great engineering project. If he does that he will discover the essential facts and will be able to devise the essential changes necessary. May I suggest to the minister that money is only a claim to goods. Consequently, where the goods are, the money can be. Undoubtedly Canada can produce the goods. Then certainly she can produce the money. This country