

amount." This is not a case of sympathy if looked at in its true light. The only person who could complain would be one who had been so heartless that he did not do anything for the pensioner while alive and evinced sentiments of love only after the poor man's death. Therefore I think when this clause is looked at in its true perspective the very ingenious argument advanced by my hon. friend will not constrain members from approving it.

During the last election it was contended that that clause should not be approved because it would dispossess the pensioner of his house or dwelling. Such is not the true interpretation of the clause. It is simply a means whereby the public authorities collect, so to speak, a certain amount of money to reimburse themselves after the pensioner dies for any amounts paid to him in excess of what he was entitled to.

Mr. NEILL: Mr. Chairman, I think some confusion has arisen through considering these subsections together rather than separately, because their two aspects are entirely remote one from the other. To begin with, I would draw the attention of the committee to the fact that under subsection 2 the whole action is absolutely permissive on the man or on the government. That it is not obligatory will be seen by looking at the way in which it is worded:

Where a pensioner is the owner of an interest in a dwelling house,—

and so on

—and the pension authority "accepts" a transfer thereof.

The pension authority does not need to accept a transfer of the dwelling house, and undoubtedly the pensioner does not need to give it unless he likes. That aspect has been entirely ignored. The reason I think it is so phrased is to provide against cases where the pension authority perhaps would be importuned to take a house under unreasonable circumstances. It merely says that the pension authority has the option and, inferentially, that the pensioner has the option, because there must be an offer before there is an acceptance. That is a phase which I think is somewhat lost sight of. This section of the bill was much abused on the platform. It was said, "This bill is going to rob the poor old couple of their home. It is too bad. These wretched people are going to come and rob the widow and the orphan of the only home they have." I was asked on one occasion to go to see an old man who was too infirm to visit me. He lived with his wife in a beautiful little home, and this lovely old couple

were of the very type that needed such assistance as is given in this bill. It was a nice little house, worth perhaps \$10 a month. They were old and infirm and unable to work, and they had been told that if this bill passed or if the Liberals got into power their home would be taken away. They were much upset, and realizing that the pension was all they could look forward to, they asked me, "If our home is taken away from us, what shall we do?" No explanation should have been necessary had the matter been truthfully stated to the people, but I had to explain to this old couple that there was no danger of their losing their home. I pointed out that it would be rated, perhaps, at ten dollars a month, and twelve times ten being \$120 that was less by \$5 than the amount which the pensioner would be allowed without any reduction. So that this particular couple would have been allowed to live in their home and draw the full pension, and when they died the house would belong to their heirs. This was a typical case.

The intention of the section was to meet the case of the owner of a house worth, say, \$30 a month, which he might not be able to sell or dispose of otherwise—this happens in the country—although he would be technically charged with that \$30 per month by reason of the fact that he occupied the house. It was to meet such a case that the section was framed. If he wanted to do so, and if the board were agreeable he could turn the house over to the board on certain terms. It has been popularly stated, erroneously and even maliciously stated, that when a pensioner owning such a house died, the house would go to the government who would sell it to recoup themselves to the full amount of the pension that had been paid out. This of course is not so. The government will recoup themselves, not for the full pension but only for that portion which the pensioner would not have received had he not transferred the house. The pensioner cannot live on the proceeds of a house which he cannot eat, sell or rent, and it is to meet a case of this kind that the section has been drafted.

An hon. member has referred to the situation in New Zealand. I think he misunderstood it, for the situation there is more severe than it is in Canada. It is provided in New Zealand that:

Any person otherwise qualified to receive a pension who owns property on which he resides, and which does not permit of the granting of a full pension, may qualify for the full pension by transferring the said property to the public trustee. The pensioner is permitted to reside on the property rent-free during his lifetime, but he must pay all rates and charges thereon.