

province of Ontario. In the course of my earlier remarks I placed on *Hansard* a table setting out the amount now being paid under voluntary insurance plans. Under this plan Ontario will require as its share \$36,100,000.

Hon. Mr. Lambert: For voluntary plans?

Hon. Mr. Macdonald: No, that is the amount the province will be required to provide to operate this plan. But at the present time in Ontario there is being paid voluntarily by a portion of the people the sum of \$36,108,000.

Hon. Mr. Davies: Of course, many of these people pay very small taxes in Ontario.

Hon. Mr. Macdonald: They probably do. But a portion of the people are now paying by way of voluntary premiums an amount equal to what the province will pay to cover its entire population.

My honourable friend also suggested that there should be a means test. I sympathize with his view, but it is difficult to put such a test into effect. Where would we stop? Honourable senators will recall that when the old age pension legislation first came into effect there was a means test for people of the age of 70. I do not recall the exact amount, but by way of illustration let us say that a man of 70, with an income of \$600, could not receive a pension, whereas a man with an income of \$599 would be eligible for one. In other words, a man who had spent his earnings throughout his life and arrived at the age of 70 with nothing, would get the old age pension, while a thrifty man who at 70 had some savings would receive no pension. I would remind honourable senators also of the early days of the family allowances legislation. When that measure first came into effect I think there was an upward scaling of benefits. For instance, if a family had an income of \$2,000 they received so much, but if their income increased to \$3,000 they got nothing.

Hon. Mr. Davies: I am sorry, but I do not recall any such regulations.

Hon. Mr. Smith (Queens-Shelburne): That scaling was done through the provisions of the Income Tax Act.

Hon. Mr. Macdonald: Yes, my honourable friend is quite right. Benefits were governed by the earnings of the family, but the arrangement was carried out through the provisions of the Income Tax Act. As I say, the means test has practical difficulties. No one has yet been able to solve them, and I have little hope that a solution will be found. I agree with my honourable friend from Ottawa (Hon. Mr. Lambert) that neither he nor my honourable friend from Waterloo

(Hon. Mr. Euler) needs the old age pension; and no doubt that statement would apply to almost every member of the Senate. But who is going to decide what amount of income should disqualify a person for the pension?

Hon. Mr. Davies: But everybody does not have to take the old age pension.

Hon. Mr. Macdonald: That is so, but the legislation is there. While most of the members of this chamber, for instance, do not need the old age pension, it is difficult to work out practical legislation to include a means test.

Hon. Mr. Lambert: May I ask the honourable leader another question? In the event that this legislation is not implemented until 1958, is there any possibility of the whole project being analyzed a little more closely by a committee of Parliament before the proclamation enforcing it is brought into effect? I ask that because, while the proposals in this bill were discussed in the other house and generally throughout the country, they have not received close attention from any committee of Parliament.

Hon. Mr. Croll: It just occurs to me, and I am speaking from recollection, that the honourable gentleman who just spoke was one of the men who in 1919 introduced the resolution on health insurance in the Liberal party platform. We have been discussing the proposal ever since.

Hon. Mr. Lambert: You are entirely wrong. I was not near the convention of 1919.

Hon. Mr. Croll: I am sorry: I am wrong. It must have been the senator from Toronto-Trinity (Hon. Mr. Roebuck).

Hon. John. J. Connolly: Honourable senators, may I say a few words in connection with this measure? In rising to speak I must confess that I have not the wide knowledge and deep understanding of this problem that have been displayed here this morning by the honourable Leader of the Government (Hon. Mr. Macdonald), the honourable senator from Toronto-Spadina (Hon. Mr. Croll) and the honourable senator from Inkerman (Hon. Mr. Hugessen).

It is important to keep in mind that this measure is designed to assist people. That has been clearly explained by the honourable gentlemen who have spoken. Moreover, it should be kept in mind that the coverage to be provided under this plan is not a complete coverage, but one which is expected to meet the essential need of the Canadian population for hospital care.

One aspect of the hospital insurance problem has not been mentioned. As I conceive it, this measure is not intended to be a final