

nor there, and in any case he is only one of thousands. His tax rate for the year was \$73; but when he got behind there was a penalty of \$3.60 added on; there was interest and there were the bailiff's charges, all of which meant an added amount of \$17.15, so that his bill was for \$90.15. So many of those who have been unemployed for several years and who are under the pensionable age are losing their homes. Had the age been reduced to sixty-five, it is possible that many of these men would have been able to retain their homes.

The minister spoke of the contributory unemployment insurance system they have in England, and I am one of those who believe the time is not far distant when this and every other government will have to adopt some sort of scheme whereby they will make up domesday books, if one can so call them, which will contain the record of every worker from the day he commences to work. If he commences at the age of sixteen his name will go down in the book, with his age and the name of his employer, and a ledger account will be opened for his contributions. This cannot be done in these times of depression, with so many thousands of workmen unemployed, but it is something to look forward to. I believe the minister has the same thought. In England the contributors to the old age pension scheme have reached a new high figure. To-day I believe there are about 18,000,000 British workers under the contributory old age pension scheme. The worker himself contributes nine cents, in the case of a male, and the employer contributes nine cents; in the case of a female the contribution by the employer is five cents and by the employee four cents. The measure has worked very satisfactorily there; but, as I have said, it could not be placed in operation in Canada under the conditions that exist here to-day. So, as far as I am concerned, certainly I shall welcome any scheme the government may bring forward that will lower the old age pension limit, and I endorse what was said by the mover of the resolution, that perhaps sixty-five would be the proper age at which old age pensions might be received.

There are perhaps six good reasons why the age limit should be lowered during a time like this. The first reason would be that due to the combines and mergers which have taken place during the last few years a great many men have been laid off when between the ages of forty-five and fifty. During the depression they remained off, and probably never again will gain employment. I have in mind two companies that were merged. I re-

member that in one company about thirty men over the age of forty-five were laid off by the company which purchased the plant in which they worked. So far as my knowledge goes, while some of those men may have had the occasional day's work, the greater number have had nothing to do from the day they lost their jobs. Not only have they been a charge on their families, but quite a number of them have died. I remember hearing of the death of one the other day, at about the age of sixty-five. That man had not had a thing to do for the past eight years. I met him on the street many times and I never saw him when he did not seem to be a physical wreck, worrying his poor heart out because he had nothing to do. If the old age pension qualification had been less than seventy he would not have benefited to any great extent, but he kept looking forward to his seventieth birthday, although saying all the time that he would never reach it.

Another reason would be the depression itself, and coupled with it the fact that in this country we have not unemployment insurance. I visited the labour offices in the old country: I went to the labour department and talked over unemployment insurance with the deputy minister. In the course of our conversation I asked him as to what would happen when the present vast employment in munitions factories ceased. He replied that the unemployment insurance scheme in the old country would have laid up enough money to keep the vast majority of those who became unemployed for some years after they were laid off. We have nothing like that in this country, and for that reason I think the age limit should be lowered.

The mover of the resolution referred to the governments, and he might even have referred to the municipalities. The federal government itself sets the age limit at which civil servants may be appointed at thirty-five. Fire departments, I believe, have made the age limit of appointment twenty-five. The police department may go a year or two beyond that, but not very much. So in this age it has come to this, that when a man becomes over twenty-five or thirty-five years old, he finds himself shut off from employment by an age limit. Fortunately many municipal bodies have their own old age retirement schemes. The federal government has one such scheme, and many municipal police and fire departments have followed that example. It does seem strange to me that in all these sheltered jobs, which men hold through rain or shine, through sick-