

to receive the pension. This could still be very crucial today since our Prime Minister recently married a very young lady and could also be tempted to take advantage of such a measure.

The reason I did not mention an age limit in my motion is that I think it should be provided in the bill introduced by the government. This limit could be set at 55, or ten years less than the age required to receive retirement pension and later, when the government lowers retirement age to 60—which I hope it will—the act could be changed so as to allow the wife to receive the pension upon reaching the age of 50.

Of course, the arguments and considerations which lead me to introduce such a motion again this year, are provided by the many people who request this legislation and are justified by the conditions in which our senior citizens and pensioners have to live. Even if these are social measures which outwardly seem to indicate that our senior citizens are well provided for, actually it is not so. A few people are perhaps gaining some advantages from the situation but it so happens that our social laws, especially with regard to old age security, are not what they appear to be in the eyes of the public.

Generally speaking, our society complains about the ever-increasing cost of living while professional people, semi-professional employees and all classes of workers are getting together and creating associations and unions, and while union leaders are calling for strike after strike. Within this confused situation of requests and requirements, there is one group of people that are not making any noise and which accordingly are left completely to their own resources. This group of people includes all the small pensioners over 65. They worked hard for 40 or 45 years at a time when wages and the cost of living were at a low level, at least at the beginning, and when pensions plans were rare. And when, by chance, it happened that some employers offered their employees a pension plan to which both parties made contributions, serious-minded employees tightened their belts in order to make sure that they would get a monthly income of \$100 or \$150 after 65.

In those same years, especially during the Second World War, the government appealed to patriotism to urge people to buy victory bonds. The wage earners tightened their belts and, because they were good patriots, they managed to get some small bonds by monthly instalments of \$5. Later on there were provincial savings bonds and Government of Canada savings bonds.

What happens now is that beneficiaries of a small pension who own a few savings bonds are, to a certain extent, being penalized for their efforts to ensure a retirement income. They are penalized because now that their income exceeds the limits set by the government they are not entitled to the \$55 added last April to old-age security pensions of needy persons with no other source of income.

In many cases the pension, which is fixed at \$135, does not exist. When there are two spouses, the maximum per person is \$127.50. Beneficiaries of small pensions also have to pay premiums on life insurance they may have,

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otherwise when their small savings have dwindled away they would have nothing left at their death. That might be a good way of obtaining funerals at government expense.

In most cases, beneficiaries of small pensions, however old, still have some family responsibilities, which does not help their lot, and this happens, in most cases when the wife is a few years younger than her husband. If the beneficiary of a small pension has worked without respite over many years in order to own his house, he still has to cope with municipal and school taxes which never reach a point of saturation. In repairs because imperative, he has to pay for services of electricians or carpenters, the cost of which is constantly increasing.

● (4:10 p.m.)

If the "small pensioner" does not own his house, he has to live in an apartment or in a room and there again rents are not decreasing! How can he afford lodging and food with \$135 a month if he is the only one to receive a pension?

At this rate, should all the "small pensioners" go in senior citizens' homes for the rest of their days and be indirectly dependents on the state? These institutions are full and they have endless waiting lists.

I would like at this point to digress a little and indicate what is now happening in the province of Quebec in this regard. Before the guaranteed income supplement was increased in April, a couple was receiving \$226.82 a month. I take as an example a couple who is living in a home for the elderly. In the province of Quebec, this couple had to pay \$166 a month for board and lodging. They had then \$60.82 left. Since April, because of the increase in the guaranteed minimum income supplement, the same couple now receives \$255 a month, but they have to pay \$208 to their boarding home instead of \$166. Therefore, they have \$47 left each month, that is \$13.82 less than before the raise.

As regards couples who live in homes, people seem to believe that the pension these aged persons receive has indeed been increased, but through the action of another government which tries to finance itself directly from old age pensions, the pension did not go up but decreased by \$32.80 a month. Such is the unbearable situation now in the province of Quebec.

In those cases where only the head of the family, for example, receives a pension, the maximum he may get is \$135 per month.

Now, it was customary in the province of Quebec—I speak of Quebec because that is where I live—for the government, under the public assistance legislation, to grant an additional amount to the wife in order to allow the couple to live decently. But since the increase in the guaranteed income supplement paid by the federal government, Quebec has practically abolished all additional allowances granted to the wife. Sometimes, an amount equal to that of the increase granted by the federal government is deducted but, often, the amount deducted is greater than that increase.