

pension receivable by a couple is the amount the husband receives, be it \$10 a month or \$80. I think that is to the advantage of our system. The system in the United States is a complicated one. I could go into it at some length, but the one fact I want to emphasize is that pensions there are payable at the age of sixty-five. In fact to-day sixty-five has become recognized as pensionable age in practically all parts of the world.

I turn now to the old country, where they have had old age pensions for about thirty years. They started there to pay pensions at age seventy, on a non-contributory basis. Some years ago the basis was changed and made contributory in the case of persons who wish to receive pension between the ages of sixty-five and seventy. But pensions are payable to-day in the old country at the age of sixty-five.

Mr. DUNNING: Provided the pensioner has contributed.

Mr. HEAPS: Yes, between sixty-five and seventy it is on a contributory basis, but over seventy all pensions are a charge on the imperial exchequer. What I point out is that they have accepted sixty-five as the pensionable age.

I now turn to some of the other British dominions. South Africa, which established a system of old age pensions at about the same time as we did, inaugurated their system on a non-contributory basis, and pensions are payable at the age of sixty-five. There seems to be a tendency toward unanimity as to sixty-five being the age at which people should retire from industry. In addition, in some of the schemes to which I have referred, as well as one or two others, the regulations are not as stringent as those which prevail in Canada. I do not intend, however, to deal with that aspect. Australia also pays pensions from the age of sixty-five, and in case of incapacity the pensionable age is reduced to sixty. There also it is on a non-contributory basis. The age has been sixty-five almost from the inception of the system. In New Zealand the situation is somewhat the same. The pensionable age is sixty-five—I believe it is sixty for females—and pension is granted there without the application of nearly as many regulations as apply here.

Mr. BENNETT: They have no provinces.

Mr. HEAPS: I am not thinking of the provinces. I am thinking of the amount of income outside of the pension that is allowed, the amount of property a person is allowed to possess without being asked to sign it over to the government as collateral for the pension received. These regulations are less

[Mr. Heaps.]

stringent in most of the countries I have referred to than they are here in Canada. But what I want to stress again is that in all these countries sixty-five is accepted as a pensionable age, and in many cases even a lower age is accepted for persons suffering from permanent incapacity.

If it is possible in the sister dominions to have non-contributory old age pensions granted to people at sixty-five years of age, there is no reason in the world why we cannot do the same in Canada. As the leader of the opposition (Mr. Bennett) pointed out, they have no provinces.

Mr. DUNNING: Can the hon. member tell us the proportion paid by the individual states in Australia?

Mr. HEAPS: I think in Australia it is now entirely a federal responsibility. For some years, until recently, it was partly a state responsibility, but while I am subject to correction I believe that to-day it is a federal responsibility in Australia.

In another part of my motion I say that if people between sixty-five and seventy were pensioned, it would release quite a number who to-day are working but who if they were in receipt of some form of economic security would be glad to retire and allow others to take their places in industrial life. I know it might be said with a good deal of force that with a pension of only \$20 a month it would be difficult to induce men to retire, but in the case of two people—

Mr. DUNNING: It is hard to get them to retire where the pension is two or three hundred dollars a month.

Mr. HEAPS: That may be so in the civil service.

Mr. DUNNING: In every service of which I know.

Mr. HEAPS: As a rule the people who hold those fairly well paid positions are not very anxious to retire, but if you offer a greater inducement to a carpenter or bricklayer—

Mr. DUNNING: Or an engine driver or a fireman.

Mr. HEAPS: Yes; you offer those people a reasonable pension and you will find that there will be no difficulty in getting them to retire at a reasonable age.

Mr. DUNNING: That has not been the experience with pension schemes in industry.

Mr. HEAPS: But what I am saying, Mr. Speaker, and the argument I think was placed before the government by the trades congress, is that if \$20 a month, or \$40 for a couple,