

Interim payments may be made for a period of four months, particularly if there is difficulty in the department in fixing the amount of the entitlement under the Act, or in cases where notice of intention to apply is made before December 31 in a given year by a person who formerly received a benefit but whose papers have not been duly processed.

There are provisions in the act—and clauses 14 and 15 deal with them—for providing additional amounts to those requested in the application if, in fact, it is found that an applicant is entitled to more because his income is really less than he or she thought. There is a provision too for an adjustment downwards if an individual claims too much and it is subsequently found that he or she is being overpaid. In such cases, the recoveries will be made out of future payments. These supplementary payments will be made at the end of each month, and retroactive payments will be made either in the month in which they are approved or in the month following.

There is an appeal provision too to a tribunal to be established by the minister, and the findings of this tribunal will be final and binding upon the parties in respect of the amount of the supplement. But if there is a dispute with reference to what constitutes income, then the appeal in that case must take the normal course of going to the Tax Appeal Board.

As honourable senators are aware, there is a strict privilege enshrined in the Income Tax Act with reference to information supplied by taxpayers under that act.

In clause 17 of this bill there is privilege established also with reference to information about income supplied under this Act. But there are certain exceptions. One is in favour of the Comptroller of the Treasury. He has to know something about it because he is the one who is going to write the cheques. An exception is also made in the case of the Department of Veterans Affairs for war veterans' allowances, because while these allowances are not taxable income under the Income Tax Act, the administration requires information about other income payable to a war veteran under these allowances. The Unemployment Insurance Commission is made an exception, simply to provide the possibility of using the computer system in due time and, therefore, the use of the social security number which is issued by the Unemployment Insurance Commission. The Dominion Bureau of Statistics is also listed among the exceptions, for

the purpose of enabling general statistical information to be supplied to that body. The provincial welfare departments are also listed as exceptions under the regulations which are to be made, because they are the departments which are charged with the administration of the Canada Assistance Plan, and there may very well be cases in which payments under this act and under the Canada Assistance Plan have to be examined together.

The information concerning income can only be required to be produced in court under a court order in respect to cases involving administration under this act. This provision will not allow an order of a court to be made except in respect of a matter arising out of this act, and not a general court order with respect to income information generally.

There is a long section about regulations and, as is to be expected, details of the regulations will have to be worked out as experience develops.

There are certain amendments which are normally described as "consequential"—which perhaps should be described as "inconsequential"—towards the end of the bill. They are mainly concerned with the use now of the word "benefit" rather than the word "pension" as was formerly the case, because a benefit now can include not only a pension but also the supplementary benefit proposed to be made available under this act.

Honourable senators, this is obviously not the kind of bill that lends itself to a type of enthusiastic presentation, when it comes to describing the mechanical features that it embodies. I have often said that today in Government you have to have a course in higher mathematics; you certainly must know a little more than long division to get along.

Perhaps I have taken more time than I should have to explain the general structure and purposes of the legislation, but I hope that what I have said has been helpful, and I commend the bill to the Senate.

Hon. Senators: Hear, hear.

Hon. Allister Grosart: Honourable senators, the sponsor of the bill here has given us a complete background history and full explanation of the bill section by section. I congratulate him on the fullness of his presentation, and I think I understand his sentiments when he said at the end that this was not the kind of bill that lends itself to enthusiastic presentation.