one hand those anomalies in the regulations which had the effect of depriving really deserving persons of the benefit of the act, and, on the other, those weaknesses in the regulations which made possible abuses in the payment of pensions to persons whom neither this parliament nor the legislatures really intended should receive the benefits of the legislation. I am bound to say that after we had wrestled with the matter for the best part of a week a greater degree of unanimity became manifest than I had ever before experienced in a dominion-provincial conference, and as a result I think there is a considerable improvement in the administration of the Old Age Pensions Act.

I am convinced, however, that you cannot have the maximum of efficiency and of fairness in the administration of an old age pension scheme administered as this one is by each of nine provinces operating within the scope of its own sole jurisdiction, and the dominion government putting up seventy-five per cent of what they spend for old age pensions, with the right of audit but with no right to interfere with the manner in which the province is administering its own law. So I say again the experience with old age pensions does not encourage me to believe that the path of concurrent legislation as between each of nine provinces on the one hand and the dominion on the other is a desirable way to tackle our social problems. I refer to it particularly in relation to social problems because it is in the field of social legislation that the principal difficulty exists in connection with our provincial-federal constitution. In the field of labour legislation and social legislation generally our constitution as it stands at present imposes most of the obligation upon the provinces or upon such creatures as the provinces may create in the form of municipalities or other institutions to carry out that obliga-tion. I shall before concluding make a few suggestions along that line looking to the future; but in the meantime I want to look realistically at the side of the picture which the Minister of Finance must look at, that of the cost of any proposal of magnitude which comes before the house. When I speak of cost in this connection I mean cost in terms of money which is generally acceptable, money which we are all willing to accept at one hundred cents on the dollar. I am not discussing to-night any other kind of money than that which is in my pocket and, I assume, in the pockets of everyone else here. I know from experience that the people receiving old age pensions expect to receive money which will be good from one end of Canada to the

other. Therefore I shall not indulge my hon friends in the corner to-night by a discussion of the control of credit and currency in Canada.

Mr. QUELCH: We have that now.

Mr. DUNNING: I hope on some future occasion, if opportunity serves and hon. members will give me sufficient time, to demonstrate to the house that this parliament through instruments which it has created and which are now in operation does control currency and credit in Canada day by day, week by week and month by month. only question is whether the proper methods of control of credit and currency are being used by the instruments which this parliament has created and which are under its own control for that purpose. On some future occasion I shall attempt to demonstrate that this function is being performed by the instruments which parliament created for the purpose, and that the control is real and continuous. My hon, friends in the corner will then have an opportunity-I am sure they want it-to tell us what their kind of money really is and how their control of credit and currency would function.

For my own part I find it difficult to understand any scheme for giving money or its equivalent to any part of the Canadian people without taking money or its equivalent in equal measure from the rest of the Canadian people. You may describe wealth in any terms you like, Mr. Speaker, but you cannot change that principle. At the present time in our economy, if we want to redistribute wealth-and in measure any old age pension scheme is a redistribution of wealth-we have one method whereby we can secure the wherewithal to do it. That is to tax all of the people in order to be able to give the proceeds of that taxation to some of the people. That is a very well recognized method, and if there is any more painless method which can be suggested by my hon. friends in the corner I am willing to sit at their feet and learn. But I must say that after reading all of their literature I have come to the conclusion that it merely involves calling things by different names and multiplying them. However, there will be a further opportunity to discuss that matter, I am sure, and I know my hon. friends well enough to know that they will welcome it just as much as I will. - -

Now, what will this cost, in terms of cost that are understandable to all of us. Our hon, friends of the social credit group have an advantage over the rest of us. They can understand quite easily what we mean in terms of cost; they function under the same system as we do; but all the rest of us find it

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