

Income Tax Act

will cover a fairly wide field and that taking into account our responsibilities to the taxpayers, we will be able to broaden the scheme as time passes. The point raised by the hon. member was raised earlier by the hon. member for Nanaimo, and I noted at that time that I did not feel it really changed the principle of my suggestion.

Mr. Trainor: Will the hon. member permit a question?

Mr. Enfield: Yes.

Mr. Trainor: Is he suggesting that the cost of an over-all health insurance scheme would be at all comparable with the economic relief suggested in the resolution?

Mr. Enfield: That, Mr. Speaker, is a rather difficult question, as I think the hon. member who asked it will agree. In the light of the fact that the health insurance scheme which we are so glibly discussing is still in the process of negotiation we do not really know what it is going to cost.

Mr. Knowles: Would the hon. member permit another question? Does he realize that the health insurance scheme he is now talking about was first proposed by the Liberal party the year before he was born?

Mr. Enfield: Well, I think the hon. member is really paying me a compliment having taken the trouble to look up my birth date. However, it is difficult to know at this time what the scheme is going to cost us. I do wish I could answer the question of the hon. member, and I do wish that in introducing his resolution he had indicated to us what it would cost the taxpayers. I think we would all have been in a better position to exercise our judgment on the resolution.

Mr. Trainor: I have not been able to do that, but I suggest it would be very much less than the \$182 million we have heard bandied about.

Mr. Enfield: That may be so, but again I cannot help indicating that I was rather surprised at the brief outline the hon. member gave us when he introduced what apparently was for him quite an important topic of discussion.

I was interested in an argument of the hon. member for Greenwood. He always has a very interesting little turn to add to our discussions. He said that in his opinion the resolution would help those who helped themselves. In other words he looked at it from the incentive viewpoint. He says that if you allow people to deduct this charge it will encourage more people to provide such insurance for themselves, and he mentioned that

[Mr. Enfield.]

apparently somewhere in the United States of America that type of regulation is in effect. Like so many of these incentive propositions, as the proposition works out it helps everybody except the people who really need help.

He mentioned that insurance company executives were very much in favour of this idea. Naturally they would be, because it would be very nice from their point of view to get people as far into these schemes as possible in order that they would buy insurance from the companies represented by the insurance company executives. To reiterate an argument I made earlier in connection with this point, the type of people who would make the most money in dollars and cents out of a resolution of this kind are the well to do who can take out large policies covering every facet of health including protection of income, and then deduct the cost from their taxable income. Although we might help those who are willing to help themselves, I submit with great respect that on the whole I do not think we would help the main group that we want to help.

Mr. Trainor: Put a limit on it if you wish.

Mr. Enfield: The hon. member has suggested that we put a limit on it. It would appear that my remarks have perhaps added something to his thoughts on the subject. I do not believe I have any other points to raise. I think the underlying principle of whether or not we should have a tax reduction and whether this is the best way to bring about that reduction certainly needs more canvassing before we can go ahead with this type of thing. It might be better to give relief in a good many other ways, and this topic has not been touched upon at all in the debate except by the Minister of Finance.

Therefore I submit that as matters stand we are not justified in going ahead with the resolution because of the broadness of the wording, the difficulties involved in the regulation of the premium and the fact that we are in no way able to exercise proper judgment as to whether a tax reduction is possible in the light of all our other financial commitments.

The house divided on the amendment (Mr. Knowles) which was negatived on the following division:

YEAS

Messrs:

Argue	Campbell
Balcer	Castleden
Barnett	Charlton
Bell	Coldwell
Blackmore	Dinsdale
Blair	Drew
Bryce	Ellis
Bryson	Fulton