

same as if he had lived here all his life. I think these cases should be given a little more consideration.

Section agreed to.

On section 9—Maximum pension \$240.

Mr. LADNER: Section 9 was the subject of very considerable adverse comment amongst the people at large during the recent election, and the objectionable feature is that the home of the pensioner can, under certain circumstances, be taken and used to reimburse the government for pensions paid. I am not arguing as to the merits or demerits of that point. It has been argued before, and I know the position the members of the government took at that time. But I should like to draw to their attention the fact that in some other countries, particularly New Zealand, they grant an exemption. In my judgment and in the judgment of all fair-minded Canadians, all old folks who have been thrifty, saved their money and own their home should not be penalized for owning that home. I think a halfway measure, or a compromise, which is the true viewpoint on this question, should be reached by following the provision which is now the law of New Zealand, and that is that this clause does not become operative, so far as the taking of the home is concerned, to reimburse the pension authorities, unless that property has a value in excess of \$2,000. Would the minister not be favourable to consider an amendment in both subsections 2 and 3 which could be properly inserted—and I have worked it out—after the word “therein” in the twelfth line. I suggest that we insert the words in subsection 2:

In excess of the sum of \$2,000.

In subsection 3, after the word “pensioner” I suggest that we insert the words:

In excess of the sum of \$2,000.

What objection can there be to the granting of that exemption to the old folks for the homes and property which they have lived in?

Mr. NEILL: I think—

Mr. LADNER: I was asking the minister a question.

Mr. NEILL: I thought my hon. friend was making a speech.

Mr. HEENAN: I thought we discussed that suggestion very fully last night. In this bill we are not limiting the value of the property to \$1,000, \$2,000 or \$3,000. In the case of an old couple living in a home, having reached the age where they desire a

pension and apply for it, we do not say that if the property is worth \$1,000, \$2,000 or \$3,000 they must give it up. We place no restriction on the value of the property, but we do say that if a person is making over \$125 a year he is not entitled to the full pension of \$240. In the case of those who have property and occupying premises, where no one is contributing to their support but the estate, we take the excess of what they have paid, after they die, over and above what the man would take if he was simply earning his wage, about \$125 a year. Section 3 provides that if anyone has contributed in any manner whatever to the upkeep of those people the board has no claim whatever on their property. If they had a son in good circumstances we all agree that it is his duty to contribute to the upkeep of his parents, but if he fails to do so the pension board would not put that old couple out of their home; but on the other hand, when this couple die the board would not allow the whole property to revert to the son, but would take the excess out of the value of the building or the home. If they have contributed ever so little to the upkeep of the father and mother, the board has no claim whatever on the property.

Mr. LADNER: In the case of a man over seventy, having a wife of the age of fifty-five, where the husband leaves the home to the wife, who gets the home—the pension authorities or the wife?

Mr. HEENAN: Naturally, the wife would have contributed something towards the upkeep of the home.

Mr. LADNER: In my hypothesis she has contributed nothing. He has been supporting her, as it is his duty to do. The husband owns the property and dies. Does the pension authority take the property from the widow?

Mr. NEILL: May I reply to the hon. member's speech?

Mr. LADNER: Is the hon. member answering my question? I am asking the minister what I consider a very personal and important question.

Mr. HEENAN: I think that is right.

Mr. LADNER: I would like the minister to answer and I would like the hon. member for Comox-Alberni to permit me to have an answer.

Mr. HEENAN: I think the clause is wide enough to cover what my hon. friend has in mind. If anyone has contributed to any extent the board have discretionary power—in fact they have no claim.