

*Income Tax Act*

insurance plan for his family, but if the bill only amounted to \$10 for the previous year he would be apt to deduct the \$50. However, there is such a thing as a catastrophe happening in a family and I note that the hon. member includes in his resolution the words "as now determined".

There was a case that received some attention in the press, of a man in the east who spent some \$600 or \$700 on oxygen for his wife. It was highly necessary and had to be done, but at the present time such an expense does not come within the rules of the Department of National Revenue. But let us reverse the situation. It is easy to say that these things should be deducted, but if we reverse the situation we see how difficult it is for a man to pay income tax on the costs of a catastrophe that has already happened.

In the case of the man who had the bill of \$600 or \$700 for oxygen, even if he were not in the group the hon. member has mentioned he had to pay income tax on \$600 or \$700 that it was necessary for him to spend in order to keep his wife alive. So far as the buying of insurance policies is concerned, one might put it this way. A man buys a health insurance policy, if I may be permitted to use that term, in preparation for a catastrophe that may happen. One might say that he anticipates something happening, or one could go further and say that he is safeguarding his family and himself as the wage earner from a catastrophe of that type.

I think the resolution moved by the hon. member for Winnipeg South is a good one, and that the amendment moved by the hon. member for Winnipeg North Centre merely clarifies it. If there was any doubt in the mind of any hon. member as to what is provided for in the resolution I think the amendment has clarified it; therefore I am very glad to support it.

I believe that the provision of an option is a good point. A man has the right to determine which amount he will deduct. It was said that the department would be involved in a lot of work and difficulty in determining the proper figures, but I believe it would be a very easy matter for the department. A man would only have to do as he does at the present time, submit his receipts with his income tax return. There would be very little difficulty in so far as that is concerned.

I think every hon. member should support the resolution because sickness expense is something entirely different from any other class of deduction. The hon. member who has just taken his seat brought up the question of somebody making money out of sickness. I have never known any person to do

[Mr. Blair.]

so, but if he does happen to be well covered it takes a lot of money to meet the payments.

I am glad to support the amendment because I think the point is well taken. I am glad to support the resolution, and I commend it to members of the house.

**Mr. A. R. Lusby (Cumberland):** Mr. Speaker, I should like to make a few comments on the subject matter of the resolution and the amendment. My thoughts on the matter were, of course, originally directed toward the resolution, but I think they will apply equally to the amendment that has been moved.

In commenting on the matter I must say I am fully conscious of the fact that the mover of the resolution is a member of the medical profession; consequently I think it is fair to assume that perhaps he has more personal knowledge of the difficulties encountered by people because of the expenses they are occasionally subjected to through sickness. He possibly has more personal knowledge in that regard than other hon. members who, though we may be members of equally noble and learned professions, do not come directly in contact with such matters.

Perhaps it is not entirely amiss for me to say that in the course of my own professional dealings I have occasionally been employed by medical friends to collect for them bills from various debtors, and I should like to pay this tribute to the medical profession. I think it has some relevancy to the subject matter. I find that uniformly they are always willing and eager to extend the utmost consideration to any poor or handicapped debtor who wishes to pay his bill but for some reason is not able to do so. I should like to pay that tribute to the members of the medical profession.

The subject matter of the resolution and the amendment is one that of course has a very definite appeal to the people of the country and their representatives in this house, because it has in mind providing a measure of relief for certain taxpayers, those who can bring themselves within its provisions from time to time. As I say, that is something which has a very definite measure of appeal, like any legislation extending benefits to the people of the country.

Of course, the two points have to be considered one against the other because, as we all know, the source of all moneys expended by the government for the benefit of the people is the taxpayers of the country. In this case if the relief to be afforded is to have any substance at all it of course involves the taking away of a certain amount of revenue from the federal treasury. I believe the hon. member who moved the