

We say the plan should be comprehensive. We believe that it should be broad in its coverage. It should not only include medical costs and surgical costs but also, and especially for the older people, it should include medication costs and drug costs. You all know what the cost of drugs that many elderly people have to use are. They just do not have the income to pay for them. Certainly the plan should cover this type of costs.

I would hope that it would look after regular medical check-ups, because we know that an ounce of prevention is worth a pound of cure and is much less costly.

When we say the plan should be voluntary, we have been very strong on this point. We believe it requires full support of doctors, nurses, hospitals, as well as the Government and the public.

In regard to pensions, item 4, there is necessity for portable private pensions. We have come out strongly also in support of a national pension fund, which supplements the basic old age pension, and we hope that this will soon be passed.

I make a special plea that there is a needy group between 60 and 70 years of age who do not come into the special assistance for age 65 where they sign a means test. You can go on, in the proposed new plan, at 65 if you sign a means test. This person will be looked after. But there is the widow who is left with an insurance policy, taken out a number of years ago, it is low and it is not meant for today according to present living costs. There is the worker at 55 or 60 who is pushed out of a job and who cannot secure another one. It may be just part time work, a partial income, or he has some savings. Does this mean he should spend the little savings he has accrued through the years. Often this is at a time when it may be that some of the children are in university or something like that. It is just at this time where they have employment difficulty.

What about the people who are ill and cannot hold a job. Some people get arthritis, asthma, chronic illness, at 55 to 60. These people are most independent, they want to keep their homes, they do not want to give up the home, but they have to pay full taxes and full charges. There should be relief for this group of 60 to 70 who are borderline cases, who want to keep their homes. The relief could be according to the income level. This might be done by a cancellation of education tax, or a cancellation of that portion of the pension plan which is over \$75, or something like that.

In speaking of this type of person, and we have all sorts of them in our society, I make a strong plea for the intermediate group of 60 to 70 who just have a marginal income. They want to be independent and be in their own homes but the income is not sufficient.

The CHAIRMAN: In page 6 of your brief you say:

The primary responsibility rests and should continue to rest with the immediate families concerned.

I am somewhat concerned about the attitude of children towards responsibility for their parents. Would you like to talk to that for a moment?

Mrs. HALPENNY: We all agree that the primary responsibility rests with the family. We have to realize that family situations are changing. I was interested in a recent article which asked the question "Has family responsibility declined?" which is partly your question, Mr. Chairman. The general opinion is that this is not so. They know that there are factors which make it apparent perhaps, but we have to realize that people are getting married younger, that people are becoming grandparents younger. You sometimes have parents of two generations, where people are 45 years old and have four grandparents,