

*Old Age Security Act*

Remember, the aged person is at the end of the road. I would remind the minister that for him this may not be so many years away; the years pass pretty quickly as I can tell him from experience.

I should like to cite a specific case and there are thousands and thousands like it all across Canada. Mr. X has lived alone since his wife died two years ago. He receives a CPR pension of \$998.76 and an old age security pension of \$954.96. I should like the minister to figure this out, Mr. Speaker. The hon. member for Ottawa West (Mr. Francis) is here and he is good at mathematics so he can help. I know he was on the council in Ottawa before he came to Parliament and I have always respected his skill with figures. I am not trying to be sarcastic in any way. This is only one letter, and I have received many, but it struck me as particularly interesting. There are many people in these circumstances.

**Mr. Deputy Speaker:** Order. I regret to interrupt the hon. member, but I have to advise him that his time has expired.

**Some hon. Members:** Continue.

**Mr. Deputy Speaker:** The hon. member may continue with the unanimous consent of the House. Is there such unanimous consent?

**Some hon. Members:** Agreed.

**Mr. Rynard:** Thank you, Mr. Speaker. I appreciate my fellow parliamentarians giving me this time and the minister has also been gracious about it.

The man paid out \$35.20 to OMSIP; he has a knee injury and heart trouble so he pays \$520 a year to a cleaning lady; fire insurance for his little home amounts to \$30. Here is an interesting thing, Mr. Speaker, and I looked twice at it. He paid \$50 to the church and I thought this was really something for a man who is just scraping along. Hair cuts cost \$18, so I assume he got his hair cut once every six weeks; stamps, money orders, etc., \$6; taxes on his home, \$220; drugs, \$162; taxi fares, because he could not keep a car going any more, \$150—he had to go to hospital every three weeks for blood tests—\$180 for fuel does not seem out of line, it is only \$15 a month. Electricity cost \$150 per year, and I thought was pretty cheap. The sum total is \$1,557.

● (4:30 p.m.)

**An hon. Member:** What did he eat?

**Mr. Rynard:** Nothing is said about that. Another strange omission is the fact that he would have to pay taxes to the government. If my calculation is correct, his exemption would be roughly \$1,200 if he were 65. If he were 70, the exemption would be \$1,600. Therefore, he would be paying income tax on \$353.72. I wanted to bring this forward, because it is a human story. It is one that is typical today. That is why I am asking the minister whether he drew to the attention of the cabinet the fact

[Mr. Rynard.]

that these people are more prone to illness as they go down the road to the end. We call them the sunset years; but let me tell you, Mr. Speaker, it is not always a smooth road for these people. The figures I gave do not include income tax. The minister could find out how much tax a man like that would pay. He would know exactly how much a man like that had to live on, or whether he was being helped by his friends.

I now want to say a few words regarding the recovery of overpayments. The filling out of papers, and particularly our income tax returns, is a difficult task. I expect that between a third and half of our parliamentarians do not fill out their own income tax forms. A survey on this subject might produce some interesting results. I see the hon. member for Hull (Mr. Isabelle) scratching his head. I am sure he would not fill out his own form; he would not take the chance. Do hon. members remember what Walter Gordon said? He was a nice fellow, Mr. Speaker. He came from the city of Toronto and was minister of finance. He was here some time before you were, Mr. Speaker. Although he was a chartered accountant, he told us that he would not dare to fill out his own income tax form, because he might fill it out incorrectly.

This brings me to the point I have been trying to make. We are sending old people these complicated forms that we cannot ourselves fill out. We must remember that we are dealing with a generation of people with very little education. Many of them had to go right from grade school or public school to work. When people like that make a mistake, they are denied what should by right be theirs. The same type of difficulty arises when it is discovered that they have been asking for too much. When it is discovered that these old people have filled out their forms incorrectly and been paid too much, the overpayment is recouped by monthly payments which are assessed against the old people concerned. Therefore, these people who already live in the poverty area have to make do with a little less. I will not take up the time of the House by giving details, but I have received literally hundreds of letters complaining that people who have received an overpayment have been required to pay back the overpayment. As a result, they have too little to meet their obligations from month to month. Some people in this situation have had their telephone and electricity cut off, simply because some bureaucratic, faceless civil servant, faceless because he does not know the victim of the circumstances, has said, "You have got to pay".

**Mr. Thompson:** The authorities now take them to court.

**Mr. Rynard:** As the law now stands, the government can sue the estates of these old people. I know of an instance where the government recovered \$6 from the estate of a poor lady.

In conclusion, I must say that there will be no incentive to save. I put it to you, Mr. Speaker, that you would not contribute to your pension if you did not think you would benefit in the end. Neither you nor I would contribute money under those conditions. Yet the old age pensioner, year after year, has contributed to the fund. All he asks is what is rightfully due to him.