

*Supply—Health and Welfare*

of organization which we would advance, support and make effective, we could dispense with certain aspects of the contributory scheme of old age insurance. In spite of its strong psychological value we have said that in many respects it would be found to be impractical. We have also taken the position that we rather fear a movement too far in this direction where you card index every individual. Then, of necessity, you must make a greater number of demands upon his pay envelope. We have expressed the fear of going so far in a certain direction that you run into a multitude of penalties which are imposed in case of default. We have also expressed the fact that we are fearful of any regimentation that might accrue as a result of any move in the direction of a greater measure of social security.

Mr. Chairman, I want to stress that while we have not changed our position at all with respect to the basic and fundamental views which we hold on this subject of old age security, we are prepared to recognize that we must accept conditions as they are, and govern ourselves accordingly. I would very much regret, Mr. Chairman, ever to find myself put in the position where, upon finding that I could not get all that I wanted, I would refuse to accept anything. This report, sir, certainly goes in the right direction. It does take into account certain other age groups; it does take vast strides towards the elimination of the iniquitous means test, and for those reasons certainly we are prepared to accept that as being considerably better than anything which we have had heretofore.

Having those things in mind, Mr. Chairman, we are certainly anxious that this house should agree that here is something better than we have. You could take 262 members from this house, and form them into one committee, which you could call the committee on old age security. You would probably get 262 different ideas, but certainly if you could bring those ideas closely enough together that out of them you got something better than you had when you started, you would be extremely foolish not to take that something better. I am hopeful, Mr. Chairman, that the government will see fit to take action upon this report. I feel, as does the member for Winnipeg North Centre, that we are not going to say this is enough. We are accepting it as a most desirable step in the right direction. So long as we continue to occupy seats in the Canadian House of Commons you will hear our voices pressing for something more, because we are convinced that the productive capacity of this country could support the program which we have so

frequently urged and provide full old age security if it were translated into realistic financial terms.

In conclusion, may I just assure the house that we support this report, and we do hope that there will be no debate here which will jeopardize our obtaining the good things contained therein.

**Mr. Hees:** Mr. Chairman, might I draw your attention to the fact that it is eleven o'clock. Have I the permission of the committee to continue?

**Some hon. Members:** Agreed.

**Mr. Hees:** Mr. Chairman, the old age pension plan contained in the report of the committee on old age security is, I believe, a good plan as far as it goes, but it falls short in two important respects. First of all, the age at which the pension starts is too high; and second, the means test is retained.

I should like to deal first with the age at which the pension starts. Today, the great majority of firms require both men and women to retire at sixty-five years of age. Very few of those in industry are able to set aside enough during their working years to provide for themselves after their regular employment has been terminated. Part-time work is very hard to find at retirement age, and so, in the great majority of cases, a pension is urgently needed at sixty-five. For these reasons, the pensions should start at sixty-five, the age at which regular employment ends, and not five years later.

I should like now to deal with the retention of the means test. The eligibility test, referred to in the committee's report, is nothing more or less than the old means test, dressed up in a brand new title in an attempt to give it respectability. Despite its new title, the eligibility test remains the means test, and I intend to deal with it as such.

To apply the means test to persons between the ages of sixty-five and sixty-nine is, I believe, an iniquitous thing, because it penalizes two things which should always be encouraged. First of all, it penalizes the savings which a person, through self-denial, has been able to set aside during his or her working years. Secondly, it discourages the desire to work at a part-time job, if one can be obtained. I believe that neither of these two worth-while aims can we allow to be discouraged any longer.

If the means test is retained between the ages of sixty-five and sixty-nine, the savings which a person has been able to set aside during his or her working years are used up during that five-year period. The result is that when the age of seventy is reached there is nothing left for the pensioner to live