

get no income out of it; it is assessed at five times its market value. Suppose a man has some land like that, assessed at \$3,000; five per cent on that is \$150, and then there will be \$50 of taxes to pay out. But the board says to that man, "You have an income of \$150 from that land." The poor old man says, "But I have not; it is a source of loss to me; I have not been able to pay the taxes and I do not get one nickel from it." Nevertheless, the board says, "You have an income of \$150." I know of many instances where that interpretation has prevented a person from getting a pension at all. You cannot live on theories and fictions. They say to that old man that he has a fictitious income of \$150 and they expect him to live on that. Let anyone try it.

There is one feature of the matter, speaking of the British Columbia government, that I blame them wholly for, namely the way in which they have worked it out. The dominion government said that in valuing the land regard should be had to its assessed value or its market value, whichever is deemed the more equitable. Originally it did not say that; it spoke only of the assessed value. But it was found by experience that that was unfair. In Ontario it was found that the land was often worth more than the assessed value, so that it was changed to read the assessed value or the market value, whichever was deemed the more equitable. That is plain, and the British Columbia board refuses to obey the definite regulation. They will not take into consideration the provision, "whichever is the more equitable."

The real reason for the refusal is that they do not want to have the trouble involved, because if they took the market value they would have to make inquiries. It would not occur very often; but it would occur, and so they say it will save them trouble and they take the assessed value. Then, when I go and point out that the assessed value is five times the market value, they say, "Oh, no, Mr. Neill; you are impugning the integrity of the provincial officers, who are sworn to do their duty. They say that the property is worth \$3,000 and it must be worth \$3,000." I put before them an instance of my own personal knowledge where I was assessed \$5,000 for some land. I appealed and took it to the county court—it was a town—and the assessor refused to go into the box and swear that the land was worth \$5,000 because, as he truthfully remarked, "We all knew it is not worth that." The result was that it was cut down from \$5,000 to \$1,700. That is an illustration. The land is all assessed at far more than the market value.

You can easily understand that, because it has not been materially reduced for a number of years, whereas the market value has gone down enormously.

Now, that is something which the dominion government should insist on: they should say to the British Columbia government, "You must abide by the dominion regulations which we have enacted and to which you have agreed." Some of these instances I know personally; others have only been told me, but by people on whom I thoroughly rely. For example, one province refuses to accept an affidavit except from one resident in the province at the time the affidavit is made. I have personal knowledge of that. They have held up a pension for a time because the man had left the province for fifteen years. He had a reputable man, a minister of the gospel living in British Columbia, certify to his residence in the other province, but the other province would not take his affidavit unless the certificate came from someone at the moment resident in that province. What is the sense of that, or where is the justice of it?

I wrote to the board in one province with regard to one man asking why they gave him only \$15 a month. I asked whether there had been any reduction on account of income. The man in charge wrote back to this effect: "No. We give him \$15 because we think that is plenty for any old age pension." "Pardon me," I said, "the dominion regulations say that if a man qualifies by residence and property—and you do not deny this—he is entitled to \$20." But he insisted that \$15 was sufficient for anyone. Moreover, he informed me that the administration of the act had given him satisfaction; he believed that he was carrying it out in accordance with justice, probity and so on; and he ended by saying, "This correspondence will now cease because we do not think that any good will come of it, and you are wrong. We will do what we think fit. If we chose to give him \$5, we could."

I was not satisfied with this and I got the opinion of one of the best lawyers in Canada and flashed it at him. The result was that he climbed down and gave the old man \$20. As a matter of fact they had been going on for years in the conviction that they could give anything they liked, and that there was nothing to stop them from giving anyone \$10 if it happened to suit their whims.

Another province takes a *lis pendens* against the pensioner's property the day the pension is granted. Another refuses to pay so long as the applicant owns anything that can be turned into cash in excess of \$30. In British