

foreseen for at least half a century hence; for remember that we are but ten millions of people, and that the taxes for civic, provincial and federal purposes are paid by the same people. One of the things that contributes to our solvency is that a large part of the taxes keeps revolving around amongst the people who pay them. That I think is a well-known fact.

Now what are we to do at the moment with respect to this matter? The hon. gentleman is quite right when he says that the time for taking some action has arrived. I can say to him and to this chamber, with great frankness, that at least one member of the government has given a great deal of thought to the matter, and that a very considerable amount of valuable information has been obtained. The Department of Finance is advised that under existing conditions, to make a leap in the dark, to jump into the abyss without having knowledge of what is involved, would spell disaster to the very purpose which the hon. gentleman has in mind and would bring great suffering instead of great relief to those most concerned. I believe that any system involving legislative action should be based upon a consideration of many factors—and they are not political factors; for as hon. gentlemen will have observed, I have endeavoured to eliminate from my mind every political thought in discussing this problem. Those factors can be determined only after the next census is completed because upon a just and true appreciation of them depend the success and the solvency of the fund. There can be no doubt about that.

Then there arises the still larger question, what contribution shall the state make to take up the slack in the fund? I wonder how many hon. gentlemen have been studying the figures in connection with old age pensions in the province of Nova Scotia, for instance, and what those figures indicate. I wonder if hon. gentlemen have studied the surveys which have been made in many of the provinces in connection with those matters. Most of us who have ministerial responsibility realize that you cannot jump in the dark, but that you must have beside you at least sufficient information to warrant your asking the house to act upon any proposals you bring down. The great problem as to the amount which the state should contribute cannot be determined by guesswork. It is a much more serious matter than that. It involves, in my judgment, a study of the figures of the census which is about to be taken, and the application to those figures of the expert knowledge of actuaries. The actuarial department of the insurance branch of the Dominion of Canada is one of the very best in any part of the

world. I am very happy to say that the greatest concerns employing actuaries have indicated time and time again that a Canadian-trained actuary is one of the most foremost men in his profession.

Under those circumstances, with a census about to be taken and the necessary figures to become available, with our actuarial force willing and ready to tackle the problem from the angles that I have suggested, does any hon. gentleman think that we would be doing justice to the Dominion of Canada or to ourselves if we now passed a resolution asking the government immediately to do something which it is not equipped to do? I propose, if we are spared as a government and as individuals, that the information we will have before our term of office is ended shall be crystallized into the form of legislative proposals to be submitted to this house. I have never had any illusions as to what is involved; I have none now. I have never had any desire other than that the legislation placed upon the statute book, whether by this government or by some other, shall be legislation based upon knowledge, and not upon mere guesswork.

I do know this, that this country would not be in a position to stand the demands which the fund in England has had to make by borrowings from the exchequer of that country. We are all aware of those demands. I believe this house is a unit in its desire to serve the interests which the hon. gentleman has at heart, but it must not be forgotten that there is a vast number of people in this country who, unfortunately—I repeat it—because of the conditions which have prevailed throughout the world, conditions which it is difficult to ascertain the reasons for, but the results of which are apparent—are getting more and more into the habit of saying: Let the government do it. There is one class in the community which has in the main been free from that attitude of mind, and that is the agricultural class, because there is so little that the government can do for them along such lines, on account of the fact that the agricultural class must toil upon the land and reap the fruits of the labour of their hands under climatic conditions over which man cannot exercise control. Man can and has exercised control in industry. In other branches he has not been able to exercise the same control. I need hardly mention hail insurance, which no longer is guess-work but in which the risk is only fairly understood, because two or three companies have become almost bankrupt during the past few years by reason of not being able sufficiently