Commission. In addition, the Minister of National Revenue may furnish income information on any individual to the Minister of National Health and Welfare. This is 1984 in spades!

Look at the additional administrative tasks the bill creates. All applications for family allowances must be checked to determine the eligibility of the applicant. In the case of eligible applicants, the benefit payment must be calculated based on family income and age of children. In the case of ineligible applicants, appeals and explanations must be handled. Appeals on the amount of benefit must be handled, statements involving a substantial increase or decrease in income must be processed, with appropriate adjustments to benefits, divorces, separations and marriages of recipients must be reported if family income is affected, and benefits must be adjusted.

In addition, administrative machinery must be set up to recover benefits from ineligible persons. Some of these will be easy to find because, according to the penalties provided, many of them will be in jail. Administrative machinery must be set up to detect frauds involving misrepresentation of income, misrepresentation of the number of children, misrepresentation of the age of children, failure to report income increases and failure to report deaths and marriages. Administrative machinery for liaison with the provinces will have to be established. Surely that list of complications in itself justifies our claim that the plan should be universal and that the tax system is the appropriate way of recovering payments from families which are not in need of assistance.

We believe the social arguments for universality to be even more compelling than this argument which is essentially economic and administrative in nature. Ending the universality of family allowance payments takes them out of the realm of rights to be enjoyed by children and places recipients of benefits under the stigma of receiving welfare. The community is automatically divided into haves and have-nots. Irritations are introduced into relationships between people of approximately equivalent income who receive different amounts in the way of benefits. Cashing FISP cheques at the local drugstore or grocery store will be a sure way for a woman to disclose her family income to all who know her and her family and who see the amount of the cheque.

I could go on and on but I think I have made my point. This bill is totally unacceptable because of its lack of universality, because of the inadequacy of the benefits paid and because of the administrative labyrinth it will establish. I will vote against this bill without any hesitation whatsoever.

Mr. Elmer M. MacKay (Central Nova): Mr. Speaker, I have listened with a great deal of interest to previous speakers. Basically, the government has attempted to bring in a piece of legislation which hopefully would benefit families in low income groups. Once again it seems to me the government will probably be creating a situation in which the cure is worse than the disease this bill hopefully will cure. It seems to me the government is in fact not only creating a situation which will proliferate greatly the bureaucracy which is growing so rapidly in this country, but a situation which will necessitate the consumption of a significant portion of the tax dollars of

Family Income Security Plan

Canadians. The government is also creating problems in respect of the very social fabrics it proposes are desirous of improvement.

It seems obvious that Canadians are going to be judged to some degree by whether they are unfortunate enough, from a social point of view, to require family assistance. Neighbourhoods will be polarized to a certain extent because people who are dealing with their neighbours will know, as has been pointed out, that so-and-so down the street requires family assistance because he is not doing as well as the fellow who does not require it. All in all, this is not a very desirable situation.

The hon. member for Simcoe North (Mr. Rynard) brought out some very interesting points, as did the previous speaker, in suggesting that some of the provisions of this bill are objectionable simply from a privacy point of view. The information which will be assimilated as a result of this measure will come back to haunt the people. It will be bandied about from one department to another. A great deal must be done in the committee to shape this bill and make it equitable. The part that concerns me most and the issue I should like to discuss in some detail this evening concerns the situation where children are in institutions or in care, as it is sometimes called. The provinces which look after such children will be worse off than they are at the present time.

I believe the minister is in receipt of correspondence from the Nova Scotia Family and Child Welfare Association and has received representations from children's aid societies and similar organizations in many provinces. From my own province I have received a great deal of mail about this matter. In particular, I received a letter recently from the Nova Scotia Family and Child Welfare Association which sets out some of their objections to the provisions of this bill. Some of the provisions to which this association objects were set out in correspondence to the minister in April of this year. I should like to read part of the letter for the record so it will be placed before the people of this country. It sums up the situation very well, particularly when governments are considering children who happen to be in care in provinces which are not as affluent as some of the so-called have provinces.

This letter is signed by Kevin Burns, president of the Nova Scotia Family and Child Welfare Association. It reads in part as follows:

Dear Mr. Munro:

I wrote to you on September 1, 1971, after the Nova Scotia Family and Child Welfare Association and member agencies had reviewed the Department of National Health and Welfare white paper, Income Security for Canadians. We were concerned because there was no mention in that document that "children in care" would receive federal income security plan benefits.

This was of very great concern to this organization, as one might expect. The writer continues:

By "children in care" we are referring to wards of children's aid societies and children being maintained in institutions. We were reassured with the introduction of Bill C-264 as it included such children for benefits. We had fears that if "children in care" were excluded from the federal income security plan, there were no guarantees that funds equal to current family allowance benefits or the proposed federal income security plan benefits would be replenished by our provincial government.