

I thought this was very interesting. You do not think everything can be done by the government.

**Miss McGrath:** No, I do not.

**Senator Fergusson:** We must get others involved. You say that professional associations and community groups should be involved. How would you expect to accomplish that?

**Miss McGrath:** I would think that most people have something to offer, depending upon their own background and their abilities and I think that, for instance, teachers could get out and encourage people to start volunteer Headstart Programs and possibly go to one or two meetings a week or a month until they get on their feet.

I think this is the sort of thing we can do in the interim. In fact I wonder if we were to do it for the interim if it could possibly be for the duration.

**Senator Fergusson:** If these things get organized.

**Miss McGrath:** Yes.

**Senator Fergusson:** I was very interested in that because so many people think that we are now paying our government to look after these things and we have no further responsibility.

**Miss McGrath:** No, I think that is part of the whole problem, not taking our responsibilities up.

**Senator Inman:** Well, on page 5 you speak about credit buying. Do you think that credit buying contributes something to poverty?

**Miss McGrath:** Yes, I think it does. I think that our media have established common goals for people and quite a number of these goals are material goals and it is only normal and natural if people are told that a good segment of the population has certain things and by having those things you are a success, it is natural for them to go and acquire these things even though they do not have the foresight sometimes to see that they are getting themselves into trouble.

**Senator Inman:** The mass advertising that we see on TV does have an effect on people, does it not?

**Miss McGrath:** Yes, I think it does.

**Senator Inman:** You speak of some sort of control should be put on credit buying. What sort of control would you think there should be?

**Miss McGrath:** On credit buying I would think that people should be allowed to buy on credit only within a certain percentage of their income. I do not know what that percentage would be but I think that could be worked out. People could buy within that percentage knowing that they would never really get in over their heads. It is just this idea they could get ahead of themselves.

**The Chairman:** Miss McGrath, do you think there is any justification for limiting my credit to buy?

**Miss McGrath:** Possibly.

**The Chairman:** What could the possibility be?

**Miss McGrath:** Well, Senator, I do not know your assets.

**The Chairman:** Seriously can you think of any reason for limiting my capacity to obtain credit? I have a fair income as a result of being a senator, so is there any possible reason that my credit should be limited?

**Miss McGrath:** I think that if tables were drawn up so that within a certain area a certain percentage of a person's income would be regulated as far as the output is concerned for credit buying, yes. I think that within possibly certain areas you could say "Well, you are on your own. They can afford to be on their own."

**The Chairman:** Do you think the government has a right to interfere with me or with anyone with respect to our rights as to how we spend our income?

**Miss McGrath:** I think we mentioned somewhere when we were talking about housing we did not like to recommend more restrictions on housing because in doing so we limit either a person's right to own a house or to rent them, and I feel that I would not want to interfere with your right to buy.

At the same time I think that people are being victimized to a certain extent by the advertising that they are being conditioned to and that instead of being able to cope with it they find themselves in greater trouble. Now, if people could somehow be taught how to use their money properly...