

into the door on this sort of situation, and when you can get half a loaf of bread at the same time, you should take it and not complain too much, especially if you can see something ahead.

What I like about this bill, more than the money and more than anything that has been said, is that by it we are recognizing a great principle, the guaranteeing of an annual income. That to me means more than the money it gives. Let me build up the record a little, as it needs it.

Senator Grosart has made reference to the final report of the Special Committee on Aging, as has my leader, but because this will be read, I hope, from time to time, let me put on the record what was actually said. I read from page 18 of the report:

(3) The establishment of an Income Guarantee program to provide allowances throughout life to all persons beginning at age 65 on the following lines:

(a) that the only conditions for eligibility under the Income Guarantee Program be age, as indicated above, ten years' residence in Canada, and net cash income from all sources, including Old Age Security and the Canada Pension Plan, below the above amounts.

(b) that the program be administered and financed by the Federal Government.

(c) that the procedure call for the completion of a simplified income form annually and that the amount by which the declared income falls short of the established minima in any year constitute the benefit for the year following.

(d) that there be "sample checks" periodically, as under Unemployment Insurance, to catch abuses, but no means or needs test enquiries on traditional lines.

(e) that income, capital and deductions be defined and treated as for income tax purposes so far as possible, except that all public transfer payments other than temporary needs-tested supplements would be included.

The report also says:

(1) The establishment of a technically competent body to study the income needs of older people and to develop a socially acceptable minimum budget for single persons and couples, which would be adjusted automatically each year on the basis of a suitable index of consumer spending or of earnings, with a review every five years to reflect changes in the

relative circumstances of the working population and the retired population.

(2) until this study has been made, acceptance as a working standard of the maximum annual income permitted now under Old Age Assistance, namely, \$1,260 for single persons, and \$2,220 for married couples.

The committee also said:

The committee endorses in principle the institution of an Income Guarantee Program for all persons aged 65 and over and recommends to the Federal Government that this proposal be given immediate study.

It was on Wednesday, February 2, 1966, that the final report of the Committee on Aging was tabled in this house. It endorsed this guaranteed income, and that recommendation, as has already been stated, was intended to fill a very wide gap in our social services which the Canada Pension Plan was unable to fill.

The Government was attempting to close the gap, by taking steps to have the Old Age Security Pension payable at 65, but coming into effect over a five-year period. Then the Government created the Canada Assistance Plan, which had a great potential for providing further assistance, with provincially administered help on the basis of need rather than on the basis of a means test.

This measure incorporates the basic recommendation of the Senate Committee on Aging and, no matter how you speak about it or what you say, you cannot get away from it. It attempts to improve on its concept. It does improve on its concept, but unfortunately it leaves out those people we wanted so much to help immediately, that is, those who had reached age 65 and needed assistance. Now of course they are diverted for the time being to the Canada Assistance legislation.

I said at the beginning, what intrigues me about this bill and what draws me to it is the principle involved. The Senate has always been referred to as the chamber of sober second thought. By the very endorsement of this principle, we can well in this case earn a regard for this Chamber as being that of imaginative first thought.

Hon. Senators: Hear, hear.

Hon. Mr. Croll: The bill improves on our thought to the extent that it provides a higher maximum pension for married couples. One must realize that we were walking on eggs, so