

Old Age Security Act Amendment

says that a statement will be made by the recipient of the pension. He says this is not a means test. There may be a difference of opinion between us in this respect, but I am influenced by the argument that people who have reached the age of retirement should have uniform treatment.

Some hon. Members: Hear, hear.

Mr. Flemming: Therefore, Mr. Speaker, I suggest to the minister it is most unfair that a man and woman who have been thrifty, hard working and have saved their money in order to amass some kind of income in their own right should be discriminated against when compared with someone who has been completely indifferent to his future needs. I believe this kind of discrimination is unfair, and therefore this program will have no effect except possibly to discourage the principle of thrift in this country. In my opinion a man and wife who have made provision for the future should not be discriminated against in this way. This could be avoided by the universal application of the pension principle. As has been said in the house on many occasions by many people, if they are eligible for taxation by the Minister of National Revenue (Mr. Benson) on behalf of the government, obviously a large percentage of the pension comes back to the treasury by way of taxation. This money is returned to the coffers of the government. It seems to me that this principle should not be overlooked.

I acknowledge that it is perhaps difficult for the minister to do this at the present stage because he is committed to the other path. I believe there is more to this question than just the matter of funds. I think we have to acknowledge what has been said in this regard by many speakers. Of those who have spoken publicly in this connection, none has been more vociferous than the minister with regard to the great resources of the people of this country. He talks about what great people we have in Canada. This is true. The people of Canada want to contribute and do their utmost to increase the productivity of the nation. There is no question about that. But I say to the minister that when it punishes some people, which is what it amounts to, and works to discriminate against the individual and imposes a penalty upon him, it discourages industry and, in that regard, the country as a whole, because it discourages the individual who contributes to our growth.

● (8:10 p.m.)

The minister has presented a bill which calls for a statement of financial resources. I [Mr. Flemming.]

say this is a means test of personal application; it is an examination of an individual's personal affairs. This does not make the test any more digestible to the individual. The fact that he himself will have to divulge his financial situation, rather than doing it through an inspector, does not seem to me to make very much difference. It seems to me that it has all the depressing features of an examination by an inspector. The hon. member for Chapeau (Mr. Laprise), who first spoke, mentioned inspectors. I wonder why the minister has not taken the house into his confidence and told us about the difference between the cost of administration of this plan and the cost of a plan which would be universal. I think this is a very pertinent point but so far he has been very silent on this feature. We hope that before long he will tell us how many million dollars he will pay for a horde of inspectors who will be running around the country watching that everybody is making a proper return.

At page 10711 of *Hansard* the minister told us that filling out a form requires no effort, that it is very easy. He said there is nothing to it. But after having said this he told us that if these people need any help they can get it from their friends, their neighbours and their relatives. This is what the minister said in his speech.

Then he said that if friends and relatives cannot help them they can obtain assistance from officers of the various government departments administering the old age security program, the Canada Pension Plan and the Income Tax Act. They will be there to help them. I find great inconsistency between the two statements made by the minister. It cannot be that easy to fill out such forms if assistance is required from friends, neighbours, relatives and the staffs of various departments. Yet the minister tells us there is nothing to it.

Mr. Woolliams: It is just ridiculous.

Mr. Flemming: I hope that specific information relative to the supplementary payment will be made available to old age pensioners to enable them to furnish information with a complete understanding of what is required. I am quite certain the minister will say that it will be furnished, and I hope that is true. I think it is humiliating for people to have to acknowledge that they have been a financial failure. That is not good. I believe that in this connection the principle of universal application is the best principle. This happens to be