

has already taken action as regards the Manitoba experiment.

On February 22 last, the Minister of National Health and Welfare announced that the federal government would finance 75 per cent of a guaranteed income program that will be tried in Manitoba. The project is called Mincome Manitoba. It was two years in preparation. Twenty five thousand samplings—one can imagine the number of public servants working on that—were taken in various municipalities before the program could be implemented. The experiment, that will last three years, will involve 2,500 families only. The Social Credit Party of Canada particularly regrets that those figures show that the government has no intention of setting up a guaranteed annual income scheme until the results of this experiment in Manitoba have been compiled and analyzed. This will take at least three to four years. If such is the case, the government will only use its financial involvement in Mincome Manitoba as a pretext to shirk its immediate responsibilities.

There is no need for studies or surveys to know that poverty and financial insecurity are major problems of Canada. In addition, this program which will involve only 2,500 families in a single province cannot surely alleviate the poverty problem which will require much more important measures. The government is simply throwing a smoke screen in order to conceal to the Canadian people its inability to cope with the problems of poverty. Mincome Manitoba will surely provide a wealth of information for planners and sociologists, but the program will provide no solution whatsoever to the problems of people who are really in need. There are many serious weaknesses in the program that was tried out in Manitoba, but the most important one is that this experiment is so limited as regards the number of people affected as compared to the number of people who really are in great need, that this experience as a whole is laughable.

Of course, Social Crediters are not the only ones to call for a guaranteed income. There is even a Liberal—imagine that—Senator David Croll who says, and I quote:

We have promoted unemployment . . .

The senator's comments are quite serious.

We have promoted unemployment and made it attractive.

Considering that during the past few years our country was governed mainly by the Liberal party, one may conclude that unemployment was promoted by them. I see that it is a Liberal who says so, in *Le Jour* of March 14, 1974, and I quote:

The former Chairman of the Senate Committee on Poverty, Senator David Croll, an Ontarian with Liberal views, . . . strongly denounced the minimum wage rates that are awfully low in several parts of this country.

We have promoted unemployment and made it attractive, Senator Croll asserted, throwing away the old story according to which an increase in minimum wage rates will signal the end of some industries. Very seldom have periodic increases in minimum wages reduced the number of jobs, he stated.

Mr. Croll called on the government to develop a guaranteed annual income program for every Canadian, a goal which is now within political and social range.

Such a program could pull the disadvantaged out of poverty and avoid prejudices suffered by families and the labour force as a result of the present welfare program.

### Guaranteed Income

According to Mr. Croll, minimum wage rates are inadequate and meagrely in many parts of this country.

Then, Mr. Speaker, Liberal members will have to come to an agreement one of these days, because we are going to think that we are right.

The report of the Senate Special Committee on Poverty says, among others things, on page 106, and I quote:

The poor are often handicapped with respect to purchasing power by lack of education, experience, information, training and opportunity as well as by lack of ready cash.

The Social Crediters are not the only ones to say so.

"Best-buy" decisions depend not only on information about quality and performance, but also on a comparison of prices in different kinds of stores in different locations. To get this information takes time, effort, and money. Because of transportation expenses or credit difficulties, the poor cannot shop around. As a result, they shop in small neighbourhood stores where prices are higher, and selection is limited—but where delivery service and credit are available.

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Among the poor, one typical example is that of senior citizens who cannot afford motor transportation, walk very far or carry heavy things. They really have no choice. Here is how a representative of the Conseil des œuvres catholiques described their terrible situation:

When I speak of very poor people, I mean those living in an apartment building where, for instance, they share their soup with an immediate neighbour. They are the ones who try to meet their needs with a very limited income, who are not entitled to social welfare but only have a very low income or pension. They live on toasts and tea and find it most difficult to provide for their own needs.

Mr. Speaker, in addition to poverty, Canada also has an ever increasing public debt. In 1955, it amounted to \$17,951 millions and in 1973 to \$51,717 millions, having trebled in less than 20 years.

Provinces and municipalities are also overburdened with debts. For 1973, their debts amounted to \$8 billion approximately with yearly interests of \$452 million. Provincial debts amounted to \$17 billion, with yearly interests of approximately \$566,185,000. The Federal debt, to give the example, as usual, amounted to \$51,717,700,000 and interests to be paid within the next fiscal year will be approximately \$3 billion.

The increasing public debt shows beyond all doubt that our governments at all levels: municipal, provincial and federal, are unable to meet their obligations and must go into debt.

A guaranteed income paid out of taxes would not in any way help to improve the national and individual financial position. The guaranteed annual income must be paid out through new credits in order to increase the buying power. That is the only possible solution to the permanent shortage of buying power. What about the consumer debt. We know that for lack of purchasing power, Canadians have to go steadily into debt, and they are given all the facilities. There are credit cards in all consumer sectors and they are widely advertised. Loans are granted by banks, lending institutions and finance companies, and as a result of the extensive advertising of all products in the stores, people run into debt, because they lack the necessary purchasing power to meet their commitments. But the purchasing power should in fact be compared to the power of production. Thus, in the past ten or 12 years, we have witnessed a tremendous development. In 1962, Canadians were indebted to the tune of \$4,200 million.