

the world over. Each administration enjoys sufficient income to guarantee the everyday expenses needed in addition to leaving a surplus margin for the future security and development of the administered. The administered is always a person, a family or a society. Only the person has life; the family is a natural group of people joined by love and by birth. Society is a group of persons artificially joined by interest or by need.

Canada, I say again, has 23 million citizens, including 6 million families of three to ten members or more, active in some 500,000 firms or institutions of all kinds. All those persons, families and corporations function according to the same universal pattern of administration: income equals expenses and reserves, profits or surplus, or, in the case of bad management, there is a deficit.

• (2050)

A country like Canada should not have a deficit. The company which Canada constitutes should have nothing but surpluses in the present situation, in view of our well developed economy, and its citizens should live the way real citizens have the right to live, off their gigantic national production.

Individuals alone, Mr. Speaker, have life, life with essential needs, material, cultural and spiritual, which must be met. The individual then must be assured, first of all, of a guaranteed income because he is a living person, and not because he is an adult who can work to earn a living, because he has capital that is automatically bringing in interests, an income.

Every person starts with having life, before being able to work or own something. The right to life is therefore the first right of every human being, through the family; society itself is made up of individuals, families and companies.

Any group is made up of units. Therefore it is by taking care of the units that each group can best ensure its own administration. The opposite is not true. Thus in Canada, in 1972-1973, the national economy has shown an exciting productivity, while its units were plagued with inflation, unemployment and poverty. Only a guaranteed personal income granted to each dependent citizen can eliminate poverty from every home in Canada in 1973, while productive citizens continue to receive salaries for their work and interest on their capital.

Without work nor capital, Mr. Speaker, no matter whether we are young or old, sick or disabled, unemployed or mother and housewife, we can do nothing. I suggest that the capitalist system today rewards only work and capital, without any consideration for the family and the human being.

At the present time, Mr. Speaker, capital is quite profitable. As for interest rates, nobody says a word about them; they are exorbitant. We have long been requesting a reduction in the rates of interest in order to lower the cost of living. Considering the monetary system we are advocating and which could be applied, we asked that the citizens be granted a compensated discount on the production that is most in demand and on the one which implies the highest cost.

### *Old Age Security Act*

At the present time, we should grant compensated discounts on the necessities of life as a whole, especially on food, because we need food; people also greatly need a home. Current interest rates for those who want to build a house are 10 or 12 per cent and there is also an 11 per cent sales tax on building materials, which increases the cost of living.

Mr. Speaker, we would have been happy indeed had we had the good fortune of finding that the last budget did away with this awful 11 per cent sales tax on building materials which strangles all Canadians who want a home. Home like food is a necessity of life. People need shelter and food and they are being exploited in every way and the sharks are those who benefit most from it.

Mr. Speaker, looking into the budget of finance people, of high financial institutions, one notes that there is no deficit. Let us imagine the billion dollar profits they make thanks to our taxes and the exorbitant interest rate we are paying, and these are the matters that should retain our attention if we want to settle our current economic problem.

Mr. Speaker, our current problem is artificial, not natural. It is not a creation of nature but of mankind. Now, men are the administrators, they have the responsibilities and, taking into account the good will that he shows, I urge the Minister of National Health and Welfare to kindly redress our economy and, as he said today, jointly with the provinces, to find means of building up an economy that could be satisfactory to all Canadian people, guaranteeing them a yearly income besides their wages.

Therefore, should he entertain such good dispositions, I shall congratulate him, but should his approach be nothing more than perpetuating the present system, when necessary to increase the pensions and allowances, or this and that, while accepting the increase in the cost of living and all the resulting difficulties, that will not settle the problem. We are only going round in circles and our uncomfortable position will only worsen. Since we must adopt social and economic measures, let us take them, let us assume our responsibilities, and I believe that in so doing, instead of calling our pension plan a universal plan, we should call it a Canadian pension plan for the benefit of the Canadian people, because our pension plan should not be viewed as universal but as Canadian. When speaking about a universal pension plan, we do not intend to use only words, and I believe that instead of using the words "universal pension plan", we should say "Canadian pension plan". I feel that those words would be easier to understand.

[English]

**Mr. Nielsen:** Mr. Speaker—

**Mr. Deputy Speaker:** Is the hon. member rising on a point of order?

**Mr. Nielsen:** Yes, Mr. Speaker. When the hon. member for Hillsborough (Mr. Macquarrie) spoke on behalf of this party, he put our position very well and at the same time suggested that each party field one speaker. It seems to me that not one hon. member will vote against this bill and a competitive debate would not solve anything. We could pass the bill, send it to the committee right away