

Mrs. Whipple: Not really.

Senator Fergusson: One of your recommendations is "The initiation of a guaranteed annual income scheme with built-in incentives." What built-in incentives did you have in mind?

Mrs. Whipple: I think this is leaving us room to work and if we don't make enough money the guaranteed annual income would ensure we made enough to live in safety as well as perhaps some comfort and yet we would have our reason to go on working.

Senator Fergusson: It would be worth your while to go on?

Mrs. Whipple: Yes.

The Chairman: What they had in mind for the people who are disadvantaged and out of the labour force was a minimum income and then a certain portion, say \$200 above, but it would only make a reduction of \$100. That is what I think they had in mind.

Senator Inman: On page 2 you say:

Information as to benefits, rights, appeal procedures etc. should be readily available to welfare recipients in easy to understand language.

Would family counselling be the answer to this?

Mrs. Whipple: It would certainly help. I still think that the literature and every day useful intelligible language, and no \$10 words in it, would be just terrific.

Senator Inman: Items 2 and 3:

Investigations into purely personal affairs should cease.

Familiarization programs should be initiated among welfare clients to overcome the fear of recriminations by officials.

Is there fear and if so what do they fear?

Mrs. Whipple: Well, of course they fear losing the only life-line they have, their welfare cheque. Whether these fears are altogether founded or not does not lessen the anxiety that we feel.

Senator Inman: Have you known cases where the welfare cheque was taken away unfairly?

Mrs. Whipple: As the law stands they are judged pretty fairly, I think, on the whole. I don't always agree with the rules of the wel-

fare. I feel that a person who wants to go out and work and earn \$50 or \$60 a month should not lose part of their cheque over it.

The Chairman: Mrs. Whipple, they don't in this province. This is one of the provinces that helps working people who do not earn enough or as much as they would get on welfare. This province has a record for permitting that, comparable with almost any other province except Alberta.

Mrs. Whipple: That is providing you can live on welfare in safety. If I was on welfare and applied for \$240 a month and I only made \$200, they would give me \$40. Actually, I could earn \$20 but if I earned \$20.01 over what I am allowed on welfare I would lose it.

The Chairman: What I am saying to you now is being practised in very few provinces. Some more have started to practise since we have got on their neck about the matter. Your province does at least allow a man to continue to work and give him the basic difference. They cannot do much more at the moment.

Mrs. Whipple: That is true, but it is still not enough to live on.

The Chairman: We are not arguing that point with you, young lady. We do agree with you.

Mrs. Whipple: If we were allowed to make more than \$20 above our welfare, this would be the answer, or one of the answers.

The Chairman: That \$20 above your welfare is a very local rule. As a result of complaints that came such as yours, it was raised to \$40 in the Province of Ontario after the minister appeared before us and a couple of the members went after him pretty hard. Conceivably it could be raised here. The other \$20 would come from the federal Government, and that is not bad. I am going to ask you a question and you do not have to answer because it is a personal question.

Mrs. Whipple: How personal?

The Chairman: Not too personal. I know something about you and the things that you are doing. When you tell me you were a road runner I found out what it was all about. Now you are improving yourself. What was the most important factor that helped you on your way up?

Mrs. Whipple: The faith that other people had in me, the encouragement and strength they gave me, and the practical help and the