the act of 1927. I am sure there are few people in Canada to-day, not even those who were opposed to the scheme when it was placed on the statute book, who would advocate the repeal of the Old Age Pensions Act. In the distressing times through which we have been passing during the last seven or eight years this act has brought comfort to thousands of people who in their declining years found themselves in need, in most cases through no fault of their own.

However, I think it must be conceded that under present conditions the age limit of seventy years is far too high, and the maximum pension of \$20 a month is altogether inadequate for a decent standard of living. It is not enough on which to live and it is too much on which to die. It is sufficient to prevent immediate starvation, but not sufficient to prevent progressive deterioration of health from malnutrition and the lack of certain essential comforts. It should be clear to anyone who has made a study of this subject, or who has come in contact with people living on old age pensions, or people who have not quite reached the age when such pension is obtainable, that it is high time the age limit was lowered and the amount of the pension materially increased.

I think the time has come when many of the annoying regulations imposed by some of the provinces should be removed. I understand it is a fact that in some provinces old age pensioners receive only the amount paid by the federal government. I notice the Minister of Finance (Mr. Dunning) shakes his head.

Mr. DUNNING: I am sure my hon. friend wants to be accurate. The federal government pays seventy-five per cent of what the province pays.

Mr. MacINNIS: That was a misunderstanding on my part. I would say then that in certain provinces old age pensioners are paid only \$15 instead of \$20. That would amount to pretty nearly the same thing.

As I said, Canada seems to have lagged behind in the matter of social legislation. We shall have to move faster in the future than we have done in the past if we want to be considered one of the world's progressive nations. I appreciate the fact that because of certain conditions in this country we did not see the need or possibly the need was not there. It is also a fact that people do not like to change by leaps and bounds. Man is by his nature conservative and it is only when circumstances become unbearable that people are prepared to move regardless of consequences. This is a fact that should be

kept in mind by governments and legislators. More and more of our people are to-day reaching that state where they feel they have nothing to lose. Consequently, more and more of them are reaching that state where they do not care what action they take, provided that action gives promise of quick relief from some of their difficulties.

Speaking as one who has had close contact with many people receiving old age pensions-I come from an almost one hundred per cent working class constituency-I can say that these pensions have been of great value to the people of this country. Inadequate as they are, there is no doubt that they have brought some comfort and happiness and a certain measure of security and even a certain measure of independence to many old people. I hope this parliament will see its way clear to increase that security and thereby to enhance the independence which people value so much-people who have served their day and generation well but who, in the evening of their days, find themselves in straitened circumstances.

One outstanding fact in connection with old age pensions is that no country which put an old age pension law on its statute books has ever repealed it. The general tendency is toward liberalizing old age pension legislation, once it is enacted. I have examined statistics on the subject published by the international labour office, and I should like to quote some facts giving the ages at which these pensions are payable in most of the important countries of the world.

In Austria men qualify at sixty-five and if permanently incapacitated they qualify at sixty. Women are eligible at sixty. In Belgium—

Mr. DUNNING: Would the hon. member be good enough to indicate in each case whether the scheme is contributory or non-contributory?

Mr. MacINNIS: I may not have the information segregated here as to contributory and non-contributory schemes, but my opinion is that in most cases they are contributory.

Mr. DUNNING: They are practically all contributory, I believe.

Mr. MacINNIS: In Belgium, men qualify at sixty-five and women at sixty. In Bulgaria, both men and women are eligible at sixty. In Sweden, men and women qualify at sixty-seven. May I point out that the old age pension in Sweden is compulsory at this age.

[Mr. MacInnis.]