

Supply—Health and Welfare

of them are fathers of families and some of them have 10, 15 and 20 years of experience in the mines. A certain number of those men are 60 and, of course, they are still on the labour market, because they cannot get a pension from the mining company or from the federal government. Those who find work take the place of younger men who could otherwise start a career. Thus, the young people are just as worried as the older workers.

As far as I am concerned, I would be in favour of paying the pension at age 65 without any means test and that the test be compulsory in the case of recipients who have just turned 60. Very often a man of 60 who has worked in a mine for 20 years is ill and can no longer work. Needless to say that a 65-year old individual cannot live on a monthly pension of \$75; he can barely exist on that.

I appreciate, as the minister said, that a lowering of the age required for the old age pension would give rise to additional expenditures. Very well, Mr. Chairman, and the same would apply in the case of family allowances; on the other hand, such expenditures would be worth while.

Mr. Chairman, if the intention is to pay an old age pension like the last one when the \$10 increase was offset by a new tax, I would not approve of it, because the children would have to support their parents.

If the hon. member for Winnipeg North Centre has been called a demagogue, a few years ago, for asking that the old age pension be increased by \$10, I am taking the chance of being called a demagogue for suggesting to the minister to draw the necessary funds from the Bank of Canada in order to finance consumer credit. And, at this point, I would suggest to the minister to kindly pay special attention to my remarks: she must use the Bank of Canada to finance consumer credit and that without interest; as far as credit granted to production, it is all right, because the selling price includes production costs as well as the interest paid to the bank by private enterprise, but consumer credit should not bear any interest.

This is where I ask the minister to look to the Bank of Canada to provide that money without interest, so that old age pensions and family allowances could be raised and that additional money, put in the hands of consumers, could circulate and also cause goods to circulate. Such money, in the long run, would return to its natural source and get back to the Bank of Canada. But, while in

circulation, what would it make possible? Everything hinges on the consumption of goods, and do not forget that money merely represents goods, their legal tender. Instead of bartering a quarter of pork for a dozen of eggs, a monetary unit was established which we now use.

Mr. Chairman, it is quite all right for the government to control its own business, but it should finance consumer credit through the Bank of Canada. Whether it is called old age pension or national dividend, it does not matter; but let us face the facts with regard to the existing production and also consider that by meeting the existing natural needs, the national credit will only be improved in relation to the country's requirements. The same situation would prevail regarding family allowances.

I wish to point out to the minister that a survey was conducted in France following an increase in family allowances paid in relation to the number of children—I think the minister could inquire personally about this. It was established in France that family quarrels and divorces were considerably reduced when those various increases came into force. The trouble had been caused by the fact that the head of a family, being out of a job, had been unable to meet his family's needs. It was inevitable that after a certain period, some tension developed within the family, giving rise to quarrels, divorces and forcing public welfare organizations to take charge of the children. Finally, the state had to handle the problem and provide assistance just the same.

If the father and mother do not work, their children need food, clothing and shelter just the same, which means that the state has to provide for them. At one time the state gave a larger share of its revenue to the family itself so that, in turn, the latter would look after its own needs. That is how some kind of order was restored in French homes.

If the father was out of work, he had at least an income that enabled him to feed his children and, consequently, the mother might have had less reason to criticize the father, although he might not have been to blame for not working.

The same situation is found here. As a member of parliament and representative of the families in my riding, I am in a position to know that some of our citizens are faced with the same problem. As a matter of fact, when they come to me with their problems that might disrupt the family, I always discover, if I dig far enough, that financial difficulties are