

Old Age Security Act

back in income taxes, they do not put it all back. Because of these two things I have come to a conclusion that a better policy than universality would be to keep the same amount of money for this particular vote but to distribute it on a different basis so that those who needed it would get it, and those who do not require it at all would not get it.

I know there are many people who are over the age of 65 who have not applied for the old age pension, and properly so in my view. They do not need it, they are still working. I can see no reason to pay a pension to people who are still working. We talk about leaving the choice of retirement at age 65 or at whatever age a person wants to retire. That fits right into my philosophy of life, freedom of choice, which is part of the philosophy of the party I represent in this House. But if we are going to say that people who are able and who want to will continue to earn wages well past the age of 65, then I can see no reason at the same time to be paying them a pension out of public funds because they are senior citizens. I would much rather that that money be distributed to those who need it so that our senior citizens will not have to live during the last four or five days of the month on dry bread or watered-down soup.

We have to be realistic about dealing with this matter of universality. I can see no reason to pay the pension to those who are well off and who are well able to live without it and, at the same time, not pay enough to those who really need it so that those people can at least live reasonably well through the period in which that pension is paid.

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I have changed my mind about the pension being a right of citizenship. I do not want to go back into any rigid poverty means test. I simply say that those who are working and continuing to earn good wages after 65 should not, in my view, be drawing the old age pension. That money, whatever amount, would bring into the pockets of those who really need it a little bit of extra cheer, without costing the government any more if the priority prevents the government from increasing the amount of money for this particular vote.

The second item that I want to deal with is directly in connection with the guaranteed income supplement as set out in this bill. During the election there was a good deal of misunderstanding. Many people said, "we will be getting \$35 each after the election if Mr. Trudeau is elected." According to my understanding of the bill, that was right. I said, "yes, I believe that is what is planned." It has been rather sad for many married couples to find that it is \$35 per household, or \$17.50 each. It will certainly be helpful and help those who are having a difficult time, but it is another aspect that I do not like.

One married couple said to me, and I was horrified when they said it, "We could very easily separate and get \$35 each." I hope the department will keep very close tab on that particular item. The laws of this country should be encouraging marriage, not separation, or common law which is becoming more acceptable and more common in many areas.

In my view we should be sticking to the family which is the foundation of this nation, encouraging the family to stick together, work together, and, as I often said, pray together. When we pay so much per household, it has an adverse effect. When we pay \$17.50 each to a married man and a married woman, both of whom are pensioners, and pay \$35 to a bachelor, it does make our senior people think.

I would like the government to think that problem through and see if there is something that can be done to do away with this aspect that many people feel is discriminatory. They are all old age pensioners, yet they are being paid different amounts. Many of them have the same expenses, the same rent and everything else, but they get a different amount of money. I hope that our legislation will not drive married people apart but will be aimed at keeping them together to the greatest degree possible.

The third item I want to deal with in connection with this bill has already been mentioned by other speakers, that is, those who do not qualify at all. They feel that this is discrimination. Take the spinster who is 58 years of age. When she reaches 61 or 62, she still gets nothing. She has to wait until she is 65 before she can get any assistance.

What about the widow whose husband died when she was 58 and he was 59? She has raised her family and now she is alone. She will get nothing until she is 65. This is a sad group, an unfortunate group to be in. Such a person would look at her sister or brother who happens to be married, and would see that they get enough at least to keep them alive. Some of these people feel bitter. Some have said, "Why didn't the spinster who worked all her life provide for her old age?" There are many reasons. Many of these people are spinsters because they were providing for a widowed mother or a disabled father, or for a brother or sister who was unable to look after themselves. They sacrificed their life earning and providing and keeping a home through all those years, until they suddenly found that they were old. But for them there is no help until they are 65.

Rather than universality, giving something to everybody, I hope that we will try to give something, even though it is not the greatest possible amount, to those who need it. There are those who have planned for the future who today are having a nightmare of frustration. They worked hard all their lives, built up a farm or a business, and now they are ready to retire. They think they have enough put aside. They paid taxes throughout the years. Now they feel they are able to retire and live on what they have provided for themselves.

When they go to sell their farm or their business, the government steps in and says, "Just a minute, we want half of that to be taxed as capital gains." They have already paid their taxes throughout the years, paid it on every cent they have made. They have been scrupulously honest. Now their government is taking another handful.

It has reached the point where one farmer in my riding said to me, "Now I am on the poverty line, all my plans have been cast aside because this capital gains stuff came in." It not only kills initiative, but it ruins the hopes and the plans of people who have built and worked long hours and long days, in many