

LEGISLATIVE ASSEMBLY OF SASKATCHEWAN
Fourth Session – Eleventh Legislature
2nd Day

Tuesday, December 4, 1951

The House resumed from Monday, December 3, the adjourned debate on the proposed motion of Mr. A.T. Stone (Saskatoon City) for the Address-in-Reply.

DEBATE ON ADDRESS-IN-REPLY

Mr. W.A. Tucker (Leader of the Opposition): – Mr. Speaker, this Special Session of the Saskatchewan Legislature is really a historic session. A step forward is being taken now to which many of us have looked forward for a long time, and which will mean a very great deal to many people of our province. For that reason, I must say that I could hardly understand the attitude of the mover and the seconder of the Address in speaking in regard to the Speech from the Throne. It is usual for supporters of the government which is bringing in a programme, who move and second the motion that the Lieutenant Governor, representing His Majesty, be thanked for the programme which he has seen fit to lay before the Legislature, and which is, of course, the programme of the government which they support, to have something to say about it indicating that they are well satisfied with it. But to my surprise yesterday, this was not the case, for if ever there was a case of damning a thing with faint praise, the mover, particularly, succeeded in doing it certainly in a big way. It is really something new to hear a mover talking as he did. I would not speak in that way about the mover and seconder of the Address-in-Reply, if they were not older members of the Legislature than I myself am. I am sure it is not expected that I should extend congratulations where I do not really feel they are deserved. I am sure that the members of the Government must have felt the same way about the speeches which were delivered. As I go on, I will endeavour to indicate why I am sure that the members of the Government must have been surprised at the attitude of the mover, particularly, of the Address. I have heard people planning to vote against a motion, make much less of an attack upon the proposals than was made by the mover. I suppose, however, that the mover intends to vote for his own motion.

One of the reasons why I say that we all should be glad to have the opportunity of being here today and supporting this programme is because it will mean so very much to so many people in our province. There are, today, at least 17,000 people – probably more – who will be added to the rolls of those who will be able to receive assistance. We are told that in the Dominion as a whole, the number of people drawing pension on the basis of the means test is about 320,000, and it is expected by the people in the Department of National Health and Welfare of the Canadian Government that another 380,000 will be added by the elimination of the means test. This indicates that they expect more people to be added to the 70-year age group than the number now on the rolls. If there are, as I understand, 17,920 people in Saskatchewan drawing an old age pension today under the means test, then I suppose, on the basis of what is expected for the Dominion as a whole, that we will have at least another 18,000 added who will receive the \$40 a month, and who are not now receiving anything in the way of old age pension.

In view of that fact, it is interesting to note what that means to

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those people. There are people who will be able now to draw a pension of \$40 a month even if they have some superannuation rights, some property of their own and so on. On the basis of the average expectancy of life of people at 70 years, it actually means adding to their estate. In the case of a woman, it means that it adds to her estate \$5,500. In other words, if a person were to go out to buy that annuity at the age of 70, it would cost her \$5,500. So, by putting that measure through for around at least 18,000 people, we are, in the case of a woman, adding to her estate the equivalent of \$5,500; in the case of a man it would be adding to his estate \$4,690 – that is what it would cost him to buy an annuity of \$40 at age 70. So, as a result of this whole programme, Federal and Provincial, we are adding to the value of the estates of 18,000 of our people in this province from \$4,690 to \$5,500. That is the effect of the Federal Old Age Pension Act in dollars and cents. I, in my humble way, am very pleased to have a part in that. We cannot do as good as that for our people every Session of the Legislature, and it seems to me that something like that is worthy of real praise at this time.

Then again, there are the people from 65 to 69 years of age. I do not know how many in the province will ultimately qualify in that group, but I understand it was put out that 12,000 had applied. Well, to those who are able to apply and qualify for the whole \$40, and who will be able to do so right along, it adds even more to their estate because, of course, getting the right to a pension at 65 means a great deal more than getting the right to a pension at 70. So there are 12,000 people there (or perhaps not quite that number but very close to it) who are going to be benefited by this programme in a very substantial way. I doubt if there has been any Session of the Legislature where such a large group of people are going to be benefited in such a way.

So far as this side of the House is concerned, we are glad to be here, to be able to support this programme. We rejoice in this programme. We don't for a single minute suggest now this has been done, that this is the end of the road. Whoever heard of such a ridiculous attitude, Mr. Speaker, that because something worthwhile has been achieved now we can settle down, that now nothing more will be done, and that, regardless of the increased producing power of our people, regardless of the possibility that the threat of war or threat of aggression may be lifted from us, we are now not going to give the benefits of the increased producing power of our people to our people, particularly those that need it most. Where in the world some people get that idea, I don't know. It belies all the history of democratic government the world over; I don't care what sort of a government they live under. This continual bewailing of what has been accomplished because we look forward to more being accomplished in the future, this continually finding fault with what is being done because it is hoped that more will be done, and always suggesting to the people that now, of course, they need not expect anymore – this continual cry that goes out from some people, Mr. Speaker, I don't understand. I don't see why, as we make progress, we should not at least support that progress and take a certain amount of satisfaction out of it. I say that sort of an attitude belies all history.

There was an attempt made yesterday, which I decry, to sort of make out that one political party had a monopoly of desire to serve the weaker and more unfortunate members of society, an attempt made to arrogate most of the credit to one gentleman, whom I knew personally very well; I used to talk with him a great deal, and I had a great deal of admiration for him. But after all, at the time when the Old Age Pension Bill was passed, he was a member of a group of two in the Parliament of our country. No matter how much he might

work, no matter how much he might wish to bring things about, he was a member of that small group. Nobody wants to take away from him the credit for his desire to serve his fellowman. Far be it from anyone. As far as I am concerned I rejoice in the attitude of willingness to serve the people no matter what party they do belong to. But this suggest that, at that particular time when the Old Age Pension Act was passed, the Liberal Party did not have a clear majority in the House of Commons in 1926 when it was first passed then 'killed' by the Senate, and then in 1927 when it was re-passed and got through the Senate, is erroneous because at that time, as everybody knows, the Liberal Party had a clear majority in the House of Commons. It was headed by a man who, I think, history is going to give the credit for being a very great leader in this country – the Right Honourable William Lyon Mackenzie King.

Mr. King gave his whole life to the service of his country, and in dying left practically all that he managed to accumulate to his country. If ever there was a life devoted to the service of his fellowman, it was that of Mr. King. While one is anxious to give credit to anybody who occupies a more humble position in the public life of the country, the man who as the head of the government is responsible for initiating these programmes and putting them through, and who does give his life without thought of building up his own fortunes, after all surely fairness would demand, when he has passed from the scene, that he be given the credit that is coming to him. If you look at these records of his government, right down until he laid down the reins of office, it is something that I as a Liberal am very proud of, because while some people are very generous about being willing to hand out the property and the assets that other people have worked to create, nevertheless it should always be remembered that governments do not create anything. Everything that governments do they take from what is produced by the producing people of the country, they take a certain share from those who produce and give to those who are unable to produce.

A wise government tries to distribute what the people produce, what they are able to contribute to the public welfare, in a way that will make an advance on all fronts. The person who wants an advance made on one front to the entire neglect of all other fronts, may at least win the idea that he is a great reformer, a great humanitarian, by his willingness to use up other people's money, but of course it is the balanced programme that counts. I submit that that is what was accomplished under the brilliant and humanitarian leadership of Mr. King during the period that he was Prime Minister of this country.

There was something said about his desire to get support after the inconclusive election of 1925 in order to keep the Conservative Government out of office. He thought, with the programme that he had in mind, that he had the right to ask for the support of a man like Mr. Woodsworth; and I don't think there was anything wrong with him putting up to him: "Here is our programme; here are the things we would like to do; are you willing to give support on that basis"? Well, of course, Mr. Woodsworth, believing in certain things along this line, as Mr. King and other Liberals did, naturally took the attitude he did – the right attitude at that time. But in trying to give him all the credit as is sought, from time to time, by the more enthusiastic members of the C.C.F. Party, I do not think they are fooling anyone but themselves.

As I have said, the Party put through the Old Age Pension Bill in 1926. It was 'killed' in the Senate. I was not very old in politics at that

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but I remember very well that there was not anything like the public support for such measures as this at that time, as there is today. All over the world there is a growing feeling that the state should serve and help the weaker members of society. There is a growing awareness of that obligation, over the last twenty years, that is really encouraging, and it exists not only in this country, but all over the western world. I cannot imagine a Bill like that being killed in the Senate today, but it was killed in 1926. The Liberal Government brought back the Bill again the next year, 1927 and it passed, and went through the Senate. It was a Bill providing \$20 a month and each province had to make an agreement to join in the thing before it could come into effect in that particular province. The record indicates that our Province took very quick action in the matter. The provinces that acted on it – there was one other province British Columbia, which acted on it in September, 1927. But our Province was the second one to act on it and it did so under a Liberal Government. It acted on it and brought into force old age pensions in this Province in May of 1928. That is one of the things that I have always been pleased about: that we were one of the first provinces, in fact the second in all the Dominion, to bring old age pensions into force in this country. Some of the other provinces did not bring the Act into force until August of 1926 – nearly ten years later. It took that long for public opinion to require that that Act be brought into force in all parts of Canada.

My knowledge of history goes back far enough to know that the C.C.F. Party was never even thought of in Saskatchewan, in 1927. It was not even dreamed of; it had no support. So far as this province is concerned, the old age pension was brought to the people of this province by the Liberal Party, and it was brought to a good number of the other provinces by the Liberal Parties of their time. The Province had to undertake that heavy obligation at that time.

Following that, Mr. Bennett came into office, in 1930, and increased the Federal share of the pension to 75 per cent, so the provinces only had to carry 25 per cent. I suppose that assisted the other provinces in deciding to take the burden on themselves. It was a very forward step because in 1931 the provinces were having difficulty in financing. That step on the part of the Federal Government was very much of a forward step. Then in 1937, blind pensions were brought in. When one considers that, I believe that there were two C.C.F. members from Saskatchewan in the Federal House at that time. There was the present leader of the C.C.F. in the Dominion House, and the present Premier in this province. I have not looked up Hansard, but he will probably remember – I do not know whether he spoke on these resolutions urging the Federal Government to bring in blind pensions, but I know I spoke on them every chance I got. They were supported by most of the members of the House of all parties. The Government, in spite of the fact that we were still in very difficult times, in 1937, passed the Blind Pensions Act.

Then we come on to 1943 – something was said that nothing was done until 1943. Just let us consider what was happening at that time.

Hon. Mr. Sturdy: – Yes.

Mr. Tucker: – My friend says ‘yes’. Let us consider what was happening at that time. There was the greatest crop failure in our history, in 1937. The average crop of wheat in this province sank to around three bushels an acre, and people had to be helped in an unprecedented way on these western plains.

Then at that particular time there was the danger of war looming up. There was the thought that the democracies had to prepare a bit. I remember there were little votes (as we think of them today) in regard to rearmament, an increase of somewhere around \$35,000,000 (something very small), and I remember certain people, who are not so far from me today, demanding to know who we were rearming against, and not to try to put over any nonsense there was any real danger of war, and all that sort of thing. They said it would be much better to devote this money to social services. If it had not been for the little bit of work started then, there would not have been the few aeroplanes there were in the sky during the Battle of Britain in 1940. We might have lost the war if we had not started a bit back a couple of years before. These things cannot be done all at once. When somebody over there says, "Oh, yes" in a sneering way about what was happening at that time, I say just let us all remember what was happening at that time. We came so close to losing the war that if it had not been, as Churchill said, for a little handful of people who practically stood between the defeat of the free nations of the world, and if they had not had the planes that plans were made for two years and three years before, I wonder how the Battle of Britain would have gone. So, I say, let us remember what was going on at that time. Then let us remember that the war almost started in 1938. We all remember listening to our radios night and day, in 1938, and how it was felt that when the crisis was averted in 1938 it was only postponed, and finally it came in 1939. Then energies were being bent towards saving ourselves from defeat – that's what was happening. So when I say let us remember what was happening at that time, I am surprised that any member of this Legislature treated that with a sneer.

Going along to 1943, we find that the basic pensions was increased to \$25 per month. Then in May, 1945, a supplementary pension of \$3 a month was put through in this province, which brought the maximum pension up to \$28. The Liberal Government had started to pay supplementary pensions when it had asked that the pension be increased to \$25, by paying \$1.25 in anticipation of the pension being raised to \$25. When the pension was raised to \$25, of course, that was the maximum pension of that time. The cost of living was rising, and this Government in May of 1945 put through a supplementary allowance of \$3 over and above the \$25. The Federal Government later on, and effective from May 1, 1947, raised the basic pension to \$30. This Government left the thing as it was which meant that they only paid the supplementary for the one month, and the pension remained at \$30 for eleven months. Then in the next year this Government restored the supplementary pension of \$5.

So in 1947 there was this further step forward. The war was over and there was a great feeling that there had been so much suffering and so much sacrifice in order to maintain freedom in the world everything possible should be done to indicate that our way of life could make things better for the average individual, and particularly the weaker members of society. So under the leadership of Mr. King and the Hon. Paul Martin, a further step forward was taken. At that time, the pension was raised, as I say, to \$30 a month and the blind pension age was reduced from 40 years of age to 21.

There was another change in regard to old age pensions which I was particularly pleased about. At that time I sat right behind the Hon. Paul Martin and I used to hear his discussions when endeavouring to get some of these things adopted, and rejoiced with him as I heard of the various things that he was getting done. I well remember one of the things that he told me about was that the citizenship requirement was going to be done away with.

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It was a matter I had mentioned in the House repeatedly, because the part of the country that I have the honour to represent, is settled to a great extent by people who came here from parts of Europe other than the British Isles. Many of them had settled in the country, worked hard in building up their homes and had not had time to do much in the way of studying. Many of them had not become naturalized. Some of them were from the Ukraine, which was part of Austria, and they could not become naturalized during the war. They got their certificates in order to get their homesteads, and many thought these were their naturalization certificates until they came to apply for an old age pension. Then when they came to apply for an old age pension they could not speak enough English to become naturalized citizens. These great old pioneers were being deprived of the pension unless they could somehow learn enough English to become naturalized. This was brought up over and over again by others besides myself, and one of the things done at that time was to lift the requirement of citizenship, which some people did not like. But that was the reason for it. It was felt that, if people stayed in the country for twenty years and helped build it up, they should get a pension. That was one of the things done in 1947. The reduction of age in regard to blind pensioners from 40 to 21 years of age was another thing that Mr. Martin was very pleased about, and, of course, another was the raising of the basic pension to \$30.

Anybody who knows how genuinely pleased he and others were about these things being found possible at that time, is bound to be very irritated at the suggestion one hears from time to time that concern for one's fellowman is a peculiar monopoly of one Party. I think that is one of the things that is losing support for the C.C.F. I suppose I should encourage them in that sort of an attitude, because it is one of the things which, I think, is losing them support. People just do not believe that just because you call yourself a C.C.F.er that makes you a man more concerned about your fellowman. The short history of the C.C.F. Party does not indicate that a man just by calling himself a C.C.F.er, becomes a different man from then forward.

The next step forward was April 1, 1948, when another supplementary pension was put through bringing the overall pension to \$35. When in 1949, the basic pension was increased to \$40. At that time, the present Provincial Government was contributing its share of the \$30 and also the \$5 – in all \$12.50. When the basic pension was raised to \$40, it did not increase its contribution, and so the supplementary pension was cut down from \$5 to \$2.50.

That is the history up to more recent times. The feeling was fairly widespread that something further should be done, particularly in view of the fact that it had been deemed unwise to go ahead with the comprehensive proposals made in 1945 in the "Green Book", unless the Provinces of Ontario and Quebec would join the scheme, because they would pay more than half the taxes to carry it. The proposals were based upon the provinces agreeing, or at least a substantial majority agreeing, and because the larger provinces held back, the proposals were not proceeded with. The Dominion Government at that time in those proposals had made a suggestion that it should take over the payment of all pensions – at that time of \$30 a month, and that cost should be borne entirely by the Federal Government. It made the further suggestion that pensions from 65 to 69 should be paid, on a means test, and financed half-and-half by the Provincial and the Federal Governments. So what we are going today is substantially what was suggested under Mr. King's

leadership in 1945, except that instead of the basic pension being \$30 it is \$40. Again, I say, the reason it was not gone ahead with was because the majority of the provinces, and certainly at least one of the most populous provinces would agree, so that there would be a clear majority in favour of the proposals, and at least the majority of the people who had to pay the taxes would have indicated they were favourable.

As we know, Ontario and Quebec did not see fit to join in this programme, and nothing was done at that time. But everybody figured, including members of the Liberal Party, that this was what our Party wanted to do, and that something should be done along these lines, and that continual thought was expressed.

One of the difficulties in the way was that under the British North America Act (let there be no mistake about this) such things as old age pensions were regarded and found by the courts to be a matter for the provinces. That was the reason for the peculiar working of the Old Age Pension legislation back when it was first passed. They got around it by saying that if the provinces would pay it, the Dominion would contribute half the cost. Then Mr. Bennett took the attitude that if the province could pay half the cost, they (the Federal Government) could pay more than half the cost. So, under this government, they increased it to 75 per cent. But if the Federal Government was going to take over the handling of old age pensions, it meant a change in the constitution, and, of course, the provinces were consulted, and they all agreed. One cannot say they would have agreed before – they seem to be agreeing better as time goes on; but in any event they did agree. As soon as they agreed the request was passed in the form of a resolution of our Parliament asking the Parliament at Westminster, to pass that legislation. They passed it, I think, in a matter of days in June, 1951, and the way was then opened for action.

In the meantime a committee of all members of the House of Commons was set up to study this question and look into it. They reported in June, 1950. I have heard criticism of the report of that committee, and of what is being done as the result of it. I have heard the suggestion that it is outrageous that we should have a programme under which the people don't contribute directly with a record kept of what each one contributes, and all that sort of thing; that that is the only up-to-date way of doing this; that that is the way they do it in other countries. That particular method is actually used in other countries, and has been used for some years. It was carefully considered by the committee and discarded in favour of the present pay-as-you-go system. Some people who have given almost a lifetime of study to this problem were on this committee. When I hear these criticisms of the unanimous recommendation of a committee of all parties (because this was a unanimous recommendation), I wonder if it is realized what kind of men served on this committee. I would like to read the names of the members who served on this committee in the House of Commons:

Mssrs. Jean Lesage, Joint Chairman; W.M. Benidickson, Vice-Chairman; T.G.W. Ashbourne; H.H.W. Beyerstein; W.G. Blair (a doctor); A.J. Brooks (one of the veteran members of the Conservative Party, from the Maritimes); D.F. Brown; C.A.D. Cannon; J.N. Corry; P.E. Cote; H. Coutemanche; David Croll (he was Minister of Social Welfare in Mr. Hepburn's Cabinet); J.G. Diefenbaker; G.M. Ferrie (Member for Mackenzie in this province); D.M. Fleming (one of the contenders for the Conservative leadership); K. Homuth; S.H. Knowles (from Winnipeg); A. Laing; A.A. Macnaughton; J.W. Noseworthy (he is the C.C.F. representative from Ontario); L. Philippe Picard; Roch Pinard; C.T. Richard; F.G. Robertson; F.D. Shaw; D. Smith; G.D. Weaver, and J.W. Welbourn.

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Those are the people who sat on this committee from the House of Commons. They made a unanimous recommendation. What we are doing today is exactly what they recommended. They recommended the payment of a pension of \$40 without a means test to everybody over 70, on the pay-as-you-go basis. In other words, a person who reaches 70 immediately becomes entitled to that pension whether or not he has contributed to it for a single day. This idea that you can go out in this country of ours where so many people work for themselves, where there are so many people engaged in the agricultural industry, and make each one pay in and put it on an insurance basis – how long is it going to be before anyone gets enough built up to make it worthwhile? Think of the job of having to keep track of the payments! Well, the people who advocated the insurance principle were advocating just that very thing, and that was discarded by the committee. They said that actually what you do for the old people is taken out of current production, taken out of the day-to-day production of the country, and why not pay for it on the same basis! If people pay taxes right along, then they should qualify for this protection. The means suggested of getting the contribution was to take something out of the income tax, but it was felt that they wanted everybody to contribute and there is only a small part of our people who pay income tax. Another way suggested was to put a tax upon corporations. Again, while that tax might be passed on in large measures to people who buy goods, still it was not anything in a way of a direct contribution. Part of the sales tax – 2 per cent – was diverted to this scheme for this reason, and will contribute almost half the total cost of the scheme. There is no doubt that the average person contributes, too, under the sales tax, no matter who or how well off he is. So that is one place where everybody can figure they are contributing to this scheme. They have a right to figure that as they contribute to it they are entitled to it. But there is no expensive bookkeeping involved in the way it is to be put through. It is simple; it is to be run by the Family Allowance Branch. I think the Minister gave the figures in the House that it meant one extra person in Ottawa to administer the scheme and (I think he said) 123 people scattered throughout the ten provinces of Canada. Of course, one of the reasons why the committee recommended it in this form was that it so simple to administer.

Something has been said about whether the amount recommended is adequate or not, and I do not intend to say very much about that except to draw attention to the fact that this committee reported on June 28, 1950. The Korean business had broken out just a matter of days before that and there was a great deal of speculation in the country, in view of the possible burden that was going to be put upon everybody on account of the dangers that were looming up over the trouble in Korea, as to whether this increased expenditure would be taken on. The Government of the day took the attitude that they were prepared to go ahead if the provinces would agree. A meeting with the provinces was held and, apparently, they got along very well.

When it was put up to the government in Parliament that the \$40 was not enough, one of the things that was said at that time was that we are now faced with a defence expenditure, in the next three years, of \$5,000,000,000. That is about \$1,660 million per year in the next three years. The thought was put out that anything of this nature on top of that defence programme would be inflationary. They said: "It means more money being put out; it will cause prices to rise; it will destroy the value of bonds and insurance policies and savings, etc." Well, it is one of the things that,

doubtless, was considered, but it was felt there should no longer be any delay in this regard, and the government has gone ahead. Admittedly there are difficulties on account of the very facts that I have mentioned.

Something was said here in that regard, and I might as well deal with it right now and have it over with. In moving the Address, yesterday, the hon. member for Saskatoon (Mr. Stone) said:

“You see, Mr. Speaker, our economy is geared today and will be geared for some time to come to a tremendous defence programme. Nothing, apparently, must interfere with that expenditure on defence or the system will collapse. It is my belief that this system can and will have to provide more services to the people. I am not too concerned if it does collapse, for I have faith enough in the human race to know that if this system collapses a better system will be found to take its place, one that will give the people what they need.”

Now when the hon. member makes the suggestion there that we are maintaining this heavy burden of defence not to ensure that we will have peace and to deter aggression, but to keep our system from collapsing, that is really going pretty far, Mr. Speaker. And when he suggests that he does not care whether the system collapses or not: what is going to take its place if it collapses? We know what takes its place in other parts of the world: a system of brutal, cruel communism. How can a member of this House get up and say he does not care whether it collapses or not? Does he speak for the other side of the House? He was chosen by the Government to make this speech. I don't know whether he speaks for the other side of the House or not; but I am convinced he does not speak for the good people of Saskatoon whom he purportedly represents in this House, because I think that they do not think that this defence programme is just to keep the present system functioning and keep it from collapsing. I think they feel it is a necessary contribution to the preservation of peace, and the prevention of war. And I think they are concerned whether it collapses or not. I would hate to think that the party that furnishes the Government of this great province of Saskatchewan does not care whether our present system collapses or not. I would hate to think that; but that was what was said yesterday by the member moving the Address. If he does speak for the Party opposite well, of course, we beg to differ, Mr. Speaker, and differ most emphatically.

I have already dealt with what happened up to the bringing in of this report. The Federal Government, realizing that agreements had to be made with the provinces, put through the Act having to do with the 65 to 69-year olds, last June. It also put through the Blind Persons Act last June, so that there would be time to make agreements with the provinces in order that the assistance could be brought into effect in any province that agrees with it fully as at the first of next year. I again say, it is such a great programme that helps so many people, that I think every single member of this Legislature, and I am sure the Government itself, is happy and privileged to have a share in it. I, as a member of the Legislature, am happy to have a share in it. I am glad that this Legislature was called together in plenty of time to make sure it does go into force then.

I have said that history indicates that we do not need to think this is the last word in regard to measures to help the ordinary man and, particularly, the weaker member of society. There is a tendency, I know,

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on the part of some people to make out that other people are doing better for their people than Canadian people do. So far as I am concerned, Mr. Speaker, I read what other people do; I try to read about conditions in other countries. I have not had much chance to travel, but I try to study what goes on in other countries. So far as I am concerned, I am proud of being a Canadian; I am proud of what Canada has done on the northern half of this continent; I am proud of the civilization she has built up; I am proud of the social set-up she has established; I am proud of the contribution that she has made to the cause of freedom in two great wars, and I am proud of the contribution she is making today. We are told by those who study this system of old age pensions, that will help more people, on a better basis, than any country in the world. That is, in effect, the unanimous finding of this Committee.

I had intended to deal with what is being done in other countries. What is being done in other countries is set out in Hansard, set out in this Old Age Security Committee, and it clearly appears that what is being done in Canada is as good at least as any country in the world, and really puts Canada right in the forefront. We are a new country, and if you consider the wealth of the United States and yet on the average we are doing even better than the United States. Much mention has been made of New Zealand, Australia and these other countries. According to the best experts, when we get this legislation through we will have a better set-up than they have in regard to old age pensions. That is something set out very carefully by the Minister of Health and Welfare in his speech, and I do not think I should take the time today, to repeat it. But I will say this, Mr. Speaker, if there is too much criticism, and too much belittling, of Canada, about what she is doing in this regard, I do not care if this Session does last long enough to make our position clear, and establish it as one of the best in the world. I think if it is going to be criticized in this House and particularly by supporters of the Government that is bringing this system into this Province, then I think that it should be brought out and thoroughly debated. I will take it for granted, until I hear more, that the mover and seconder yesterday, in countries, were speaking only for themselves.

In regard to what has been done, I said we do not need to worry; as when we are able to do more, more will be done. Look at the record of the Liberal Party in this country: I have mentioned old age pensions and blind pensions; unemployment insurance, in 1941; family allowances, under which about four million children are being helped, put through in 1945; the Veterans' Charter – I served on three successive committees in the House of Commons hammering out that charter, and was also closely associated with working it out. I have heard many people say (I won't say it myself) that our Veterans' Charter is the best veterans' legislation, the best set-up in regard to veterans, of any country in the world – the most comprehensive and the best. Well, that again, was something that all parties contributed to. On the committee of which I had the honour to be chairman were members of all parties. I believe the Minister of Public Health (Hon. T.J. Bentley) sat, more or less happily at times, I think, under my chairmanship. But I think he will agree with me that on the whole we got along, regardless of party, very well indeed. I think everyone who sat on those committees is proud of the work he did on the charter that was finally evolved after hours and hours of work. I think it is one of the glories of our democratic system

that people can disagree very much on certain things, but when it comes to matters of doing one's duty in regard to people like the veterans of the country or their dependants, there is then no real, no fundamental difference of opinion as between the different parties.

In Saskatchewan, we also have the Prairie Farmers' Assistance Act, passed in 1939, which again gives a certain measure of security to our people. In Saskatchewan we have in regard to health, I think, been always out in the forefront if we did not take the actual lead. We certainly were the first province to see to it that people get tuberculosis treatment without personal cost to themselves. That was certainly one of the real forward measures, because as soon as that had been in force any length of time at all, the death rate from tuberculosis began to fall in Saskatchewan. I remember hearing Dr. Uhrich, at meetings that I attended with him, give the death rate from tuberculosis. My recollection is that during those years Saskatchewan was always the lowest of any province in Canada. Then there was provision made in our scattered province to try and get medicine, doctors, hospitals for our people by providing for municipal doctors and municipal hospitals. Then, of course, there was the provision of mothers' allowances, to enable mothers to stay in their homes and help look after their children; inaugurated, again, by the Liberals. Maternity grants, again inaugurated by the Liberals. The provision for cancer treatment – some very good work in this regard was done by Dr. Munroe of the Co-operative Government. It was carried on by Dr. Uhrich when the Liberals came back into power and the necessary legislation for treatment of cancer was passed. In the ups and downs of political life, as in ordinary life, others sometimes reap where others have sown. This Government was able to come into office and put that cancer programme into effect, and has gone ahead with certain other programmes. As far as I am concerned, I have never suggested that anything that was beneficial to the Province, done by this Government in the way of improving health or anything like that, should be undone. It would be a poor government indeed that could not once in a while do something worthwhile. I do not object to the Government members trying to get credit for the little they have done, but I do object when they do not want to give credit to anybody else.

In regard to this whole programme, I said that I do not like this idea of always belittling what has been done by the taxpayers of this country. If you look over the past twenty-five years in regard to old age pension legislation you will find that approximately 800,000 Canadians have benefited under the Old Age Pension Act. The joint expenditure of the Dominion and the Provinces has been \$1,136,000,000. Now the contribution made to people in the evening of their lives, enabling them to have a little bit more in the way of necessities of life and perhaps a little bit happier life, represented by those figures, \$1,136,000,000, I think is something from which those who had any share in it should take some satisfaction. At any rate, I am very pleased that we did it. The Federal Government contributed \$836,000,000, the Provincial Governments about \$300,000,000. The pensions increased by five-fold – from 63,000 to 3210,000. The yearly costs (that is Dominion and Provincial) went up from \$45,000,000 in 1943-44, to \$137,000,000, in 1950-51. In 1951 the total cost, Federal and provincial, was \$141,000,000.

As I have said, the set-up was deemed unsatisfactory. One of the main reasons was, first of all, that many people were unable to work when they reached 65 years of age, it was felt something should be done to help them out. Others retained their vigor and vitality at 70; but many people were unable to work when they reached 65, and there was nothing in the

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programme for them. Then, of course, some people were inclined to be invalids and when they got past 65 their situation was even more pitiable than it was when they were younger. There was a feeling that something should be done about them by reducing the age limit. But then in regard to those over 70, the thought was that 80 per cent of the people over 70 could not work, and this business of requiring people, before they could get help when they had worked for the country and built it up, when they reached 70 years of age they still had to have an official of the government prying into their affairs. If they did manage to save something up then, of course, they would not get as much help as if they squandered everything they had as fast as they made it. So there was a feeling that at least for the people over 70 something further should be done in that regard.

The matter was dealt with in this Committee on old age pensions (I won't take time to read it) – it deals with the argument against the means test. The Government here indicated what a difficult thing it is to administer the means test, in its submission to this Committee. I would like to read from page 42 of the report. It probably explains why we have such a swarm of inspectors all over Saskatchewan today, working for the Department of Social Welfare. This is the story that the Minister submitted to the Committee. I am glad that the Minister is looking so alert, because he has already recognized his submission. That's on page 42 of the report:

“The Minister of Social Welfare and Rehabilitation for Saskatchewan submitted a memorandum with respect to the department's experience in the administration of old age pensions.

“It was pointed out that in an agricultural province the application of the means test requires a large field and office staff” . . . (He certainly spoke the truth there) . . . “to determine eligibility from year to year. An extensive knowledge is required of changing price of livestock and grain, production costs, land values, and many other complicated facts. And difficult administrative problems are created by requirements of proof of age, transfers of real and personal property, assessment of the value of shelter, recoveries from estates, inter-provincial charge-backs; other special problems with respect to the determination of income that are caused by payments under the Prairie Farm Assistance Act, deferred payments to grain growers by the Canadian Wheat Board, mortgage payments (considerable hardships as overpayments must be recovered regardless of the pensioners ability to live on a reduced amount during the process of recovery). The present maximum award of \$40 a month does not meet living requirements in the province.”

There was the submission of the Minister in this province indicating the over-powering burden that he has been struggling under for years and years in this province, trying to administer this means test in regard to old age pensions. It seemed to me that he would be the first one to want to get rid of the means test if it is such a problem, and if they have to have so many inspectors all of whom, of course, cost money. In any event, that is the situation in the province, and I will be dealing further with that in a few minutes.

In regard to the present – the pension over 70, I think one of the best things about it is that there is not a means test in connection with it. If a person saves up a bit of money and buys an annuity or something of the sort, it means that he still can hope to get this income augmented when he

gets to be 70 years of age. It certainly does not discourage him from working if he is able to work. It does not discourage him from trying to provide for his old age by buying annuities. I would like to say, Mr. Speaker, that I for one, see nothing wrong with encouraging annuities. If the Government and society are going to pay the whole cost of a pension without a means test at 70, I cannot understand the argument that it should not be willing to encourage, by carrying the administration cost and even losing something on interest, to encourage an annuity plan; because if people are willing to pay substantially the cost themselves by buying annuities, surely a Government which recognizes an obligation to pay some of the cost of keeping them in their old age should be glad that they are willing to pay most of it themselves. I think from the attitude of the Government at Ottawa to continue the present annuity policy by increasing the amount that can be bought, it looks as if they support that policy.

I mentioned the simplicity of the system. It does not require a horde of inspectors; just one extra person at head office and 123 throughout the ten provinces – 123 extra people to administer this large sum of money.

Another thing that I am very glad about is that it is also going to the first settlers in this country, the original people, the Indians. I realize that that could not have been done without the concurrences of the provinces, because (and they had a case) if they did not join the handling of the thing, why they might have said all together “The Indians are a matter for the Federal Government”. However, having the Federal Government look after the Indians over 70 and by taking half the cost of looking after the needy ones from 65 to 69 (as I understand they are doing), they have enabled the Indians to get on the same basis as everyone else. I think that in a thing like this they should be on that basis. I am very happy that that has been brought about.

I am very happy, too, for the people who are on superannuation, who managed to build up superannuation and then find that they are being pinched by the fall in the value in money, that this \$40 will come along and help them out a bit. The people who bought annuities from the government or insurance companies and then had the value fall because of the fall in the value of money, I am glad this \$40 comes along to help them out. I think it is very good and very fair this should happen.

Having been very interested in ex-Servicemen, I am very glad that the man who draws a disability pension, or his widow or dependent children, that the pensioner or the widow who draws the pension as a right, gets this \$40 the same as anybody else. They are entitled to it, and I am glad there has been no question about that.

There is another thing I am glad about. We never did collect very much under this business of recoveries, putting on notices and liens on titles and all the rest of it, and it always seemed to me that it must have cost far more to try to collect from estates than we ever got out of it. I am very glad that that sort of thing is at an end. I am glad to see that these notices and liens are to be taken off all titles. I doubt very much if it was really the intention of the Government (although it was in the agreement) that recovery should be made. Some provinces carried out the agreement much more than others. I believe that we were one of the three or four provinces that put liens on; other provinces did not even try to do it. But, in any event, we are told now that they will be taken off, and the Minister of National Health and Welfare said in the House that he hoped there would be no attempt

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made to collect anything claimed to be outstanding, and that, in respect to the 65 to 69 year group, no attempt will be made to collect from estates except as provided in the Bill – in case of fraud or anything like that, I hope he will inform us that this province will have no part in this business of trying to get paid back for a pension that is paid or assistance that is paid to older people, senior citizens. I hope that will be made clear when the Premier speaks.

In regard to the number that will be helped, I have already dealt with that. In the Dominion as a whole, in the 65 to 69 age group we are told that about one-third of the people in that group will likely qualify for pension – about 145,000. I do not know whether that will prove to be true or not, but that is the estimate, apparently, made.

In 1952 the situation will be as follows. We saw that with something over \$100,000,000 spent in 1951, in the coming year, under the three Acts: the Blind Persons Act, the Old Age Pensions Act and the Old Age Assistance Act, there will be approximately \$378,000,000 paid by the Federal Government, and \$106,000,000 paid by the Provincial Governments, plus any supplementary payments the provinces may make, or anything they may spend on health services or medical services. When people decry this programme they should think of those figures, and think that those three Acts are going to help 853,000 people: 700,000 over 70, 145,000 from 65 to 69 inclusive, and 8,000 blind persons.

I have already referred to the expenditures of the Federal Government. They are increasing their expenditure there, at a time like this, as will be seen, from around \$100,000,000 to \$378,000,000; in family allowances they will pay out \$309,000,000. One of the things I am pleased about is that we are spending 10 per cent of the budget brought in this year; 10 per cent of even that large budget is being spent in regard to helping the children of our country under the Family Allowance legislation. But when people begin to say we have to rush ahead in one particular branch, I point out that we are now going to spend \$484,000,000 in regard to old age pensions and blind pensions, and that we are spending \$309,000,000 on the four million children of this country. That is what I meant when I said we have to keep these things in balance. There is the question of a health programme. There is a question of another group of our people that have to be looked after very shortly, and that is the people who are permanently incapacitated, the invalids. They have to rely upon social aid today, upon getting help from their municipalities, and so on. We are told that to give them something similar to what the blind people get would cost about \$40 or \$50 million dollars. I am glad that people from 65 on in that capacity are going to be helped, but what about the people some of whom are worse off than the blind persons, who get no help at all except such as they can get through the municipalities? That seems to me one of the things that must receive attention next. It is one of the things that is right on the “must” list, it seems to me the people, some of whom are in a terrible position today, worse really (if it is possible to be worse) than the person who is blind, some people who are absolutely helpless. If they had a little bit of money they could count on them, of course, it would make their life a lot better, make it more happy and secure. But again, that is a matter for the provinces. I am quite satisfied that again, because the provinces have a very limited means of raising money, some such approach will have to be made to it as has been made to the problem of blind persons.

Old age and blind pensions: \$103,000,000 spent by the Federal Government in the budget of this year, as I say will go up to \$378,000,000;

but the \$103,000,000 is a little over 3 1/2 per cent of the national budget. Contribution to superannuation of Dominion civil servants – \$81.9 million. Now I am all in favour of that; but when these things have come up from time to time, when I was a member of the Federal House I took this attitude that if the people are going to have to pay (as they do) for all kinds of superannuation schemes, not only on the part of government but on the part of industries, because the average person pays for all those schemes in the long run in extra cost of the things he buys; if the firm, or the businessman, or the self-employed person is going to have to contribute to these superannuation schemes (which I say, I support), then there is all the more reason why the man who helps to contribute to them should in turn get some security himself that he is entitled to from the government itself. It seems to me that was another reason, which I never fail to point out, for this system that we have today.

Veterans' Affairs – \$209,000,000 in the budget of this year: it was 7.38 per cent of the budget. When people decry our civilization, decry our way of life in Canada, I would point out that those items I have mentioned amount to nearly \$900,000,000. If you take into account other things such as contributions to health schemes and so on, according to the report of this Committee the expenditure by the people of Canada through their Federal Government to welfare measures such as old age pensions, health, and blind pensions amounts to approximately \$1,000,000, and with this increase in expenditure today, of course it will jump very substantially.

It is interesting to note, when people start sneering about all that is being spent on defence, that even in the present state of the world, even under those conditions before Korea occurred, the amount proposed to be spent on defence was \$772,000,000, which was far less than the amount spent on those humanitarian purposes. I think considering the mortal peril in which the free world stood last April, that we have the courage as a people to spend almost one billion dollars on worthwhile humanitarian work, more than we are spending on defending our very existence as a people, all of which would go if the system collapsed, nobody can tell me . . .

Hon. Mr. Sturdy: – Oh, no!

Mr. Tucker: – Somebody says 'oh, no!' There is the Minister of Welfare himself. I have talked to people from where the systems have collapsed, for example in the Soviet Union, and where they had to build over again, as stated by the member for Saskatoon (Mr. Stone) . . .

Hon. Mr. Sturdy: – What about Britain?

Mr. Tucker: – I don't think the system has collapsed in Great Britain yet, and I hope it never will.

Hon. Mr. Sturdy: – What about the Scandinavian countries?

Mr. Speaker: – Order!

Mr. Tucker: – I don't think the system has collapsed in Scandinavia. Of course it has not collapsed. The Minister is just exposing his ignorance, Mr. Speaker, that is all. He should keep quiet. When you talk about a system collapsing, and then talk about the Scandinavian system having collapsed or the British system having collapsed, when a system collapses you have a

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a situation such as happened in the Soviet Union. When I talk to people who have lived in that so-called paradise, and have risked their lives to get out of it; if it is so good, Mr. Speaker, why do people risk their lives to try to get away from it? Why are they so anxious to get to Canada if it is so bad a country to live in? Why are they pleading in thousands to get to this country of ours if the system is so good in these Communist countries?

Mr. A.P. Swallow (Yorkton): – interrupted?

Mr. Tucker: – Well, my friend the seconder – I have left him alone up to now; if he wants to endorse the sentiments of the mover, I would like him to get up and say he does.

Mr. Swallow: – I just asked a question.

Mr. Tucker: – If it is a question to endorse, we have an endorsation now, I take it, from the Minister of Social Welfare. There is more support for the mover of this thing than I thought.

In any event, I come now to the question of the blind persons. I dealt with that generally, and we can deal with it when the Bill is brought in. I am very glad that the allowable income has been increased there. I think practically the whole programme suggested by the organization representing the blind people has been pretty well carried out. I am glad that much has been done for those most worthy people. Some of the people I had a great deal of contact with in connection with the work in the Veterans' Affairs Department were blind. I remember the man in charge of rehabilitation, Major Dunn, was totally blind; also Eddy Baker, head of the veterans' organizations, of the Legion. It was simply, so far as I was concerned, an inspiration to deal with each and see how he had surmounted his handicap of being blind, and how he had got along in his anxiety, in spite of his handicap, to serve his fellowman. In regard to anything that is done to help the blind people I am glad to be here and have a small part in it. I rejoice in this measure, I am not apologizing for it. I hope that soon we will be able to do better for these people. Let the dark clouds that are hovering over the world today be removed so there is not a threat of annihilation of freedom by aggression on the part of the Soviet Union, so that we, as a people, do not have to spend \$1,600,000,000 every year for the next three years: let that be taken off the backs of the people of Canada, then see whether they won't go ahead and do far more for the less fortunate members of our society! But this is what we are doing today, and I am happy to join with the Government in supporting this measure.

I am glad to see the provision that 'residence' can be reduced to ten years. We are told that 15,000 of the 19,000 blind persons in Canada will be getting help under the two Acts. That will leave about 4,000 to be helped from the Veterans' Affairs Acts and in some other ways. It still leaves some, apparently, who are not getting help. I suppose many of these will be in the category under 21 years of age, but I suppose the thought is that at that time their parents will be able to help them out substantially. But that is another field to which some consideration has to be given, and I for one was hoping the age at which blind people could be helped would be reduced, as soon as possible, to 18 years of age. However, I am not for that reason saying I am dissatisfied with this present measure; not for a moment.

Then in regard to supplementary allowances, we come to a matter to which I am not sure just what the Government's intentions are. I take it that it is the intention to continue paying the \$2.50 supplementary allowance to everybody who is now getting it. Our attitude was, as expressed previously in this House, that before a person can get a pension at all his total income including the pension if he is single could not be over \$600, and if married, \$1,080 a year, and we said that under present circumstances, if he was in that category he should get the \$30 a year without any further means test whatever. If he qualified for pension he should get the \$30; he should not have a means test applied to that little \$2.50 a month. We took that stand in the House, and we still feel that is the right thing to do. It is certainly truer today than it was a year ago that that supplementary allowance is needed on these western plains, because we have long, hard winters, high prices of fuel, and so on. They certainly need it as much as they do in British Columbia, where I understand they are going to get \$10 of a supplementary allowance without a means test.

Hon. Mr. Sturdy: – No.

Mr. Tucker: – The Minister said 'no'. I have read in the paper that pensioners in both British Columbia and Alberta will get \$10; that the people who are presently getting it will get it. I don't say that is right, because the Minister has means and staff to get information that I have not got; but that is what I heard. But whatever British Columbia and Alberta are doing, I submit that if a person is in the category where today he can qualify for an old age pension, is over 70 years of age, he needs that \$2.50 a month also. Every person who today qualified for a pension under the means test, which is pretty rigid, should automatically go on the list to get that \$2.50 a month. I think, today, we are probably spending more money trying to enforce that means test than we are saving by it. I would rather see the old people get the benefit of that money than that it be paid out to a bunch of inspectors, in mileage and so forth. So there is no doubt about where we stand in that matter, and I hope the Premier will clear it up when he speaks.

Of course there should be provision made whereby somebody who, if the Act remains as it is today, could qualify for the \$40 a month, could come along and qualify later on for the \$2.50 a month; that is somebody who perhaps at the present time has not got the 20-years' residence in Canada, or something of that sort. But that would only apply to a handful of people that qualify from now on.

In regard to the 65 - 69 group, our attitude is this – and there again there is a more generous means test than there was before, namely \$720 for a single person instead of \$600, and \$1200 for a married person instead of \$1,080. In view of the rising cost of living, I think that increased allowable income was required and certainly did not go too far, to say the least. If a person of 65 if unable to earn for himself (if he is a married man) an income with the pension of more than \$100 a month, he qualifies for a pension if he is under that \$1200, and if a single man to get the full pension today he would have to have no more than \$720 income including what he got in pension. If he has to live on that, I submit that a person who qualified for that, with that ceiling on income, needs that \$2.50 a month, too, in this province. Our position is that he should get it, too, without a means test. The means test is going to be applied to the main pension and the supplementary should be paid on top of whatever pension he can have under the joint pension paid by the Dominion and the provinces. Once he

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qualifies, even if he only qualifies for \$15 a month, as a matter of course he should get the \$2.50 extra month. I think, as a matter of fact, in connection with this business of prying into people's affairs in order to deprive a person, as this province has been doing now, of this \$2.50 a month, especially alongside of their claims that they don't believe in the means test, that, of course, probably the little bit they save they are wasting in other directions.

Hon. Mr. Sturdy: – On a point of privilege, Mr. Speaker. This Department does not pry into the private affairs of old age pensioners except under regulations that are passed by the Federal authority, and imposed by the Federal authority, and the \$2.50 has nothing to do with it.

Mr. Tucker: – Well, again the Minister might better have sat down and kept quiet, because if he does not know better than that it is really something. He has been administering the Department all this length of time and does not know better than that. He knows, or should know, that under the Dominion regulations as they have been up to now, the allowance paid by the provinces does not have to be considered as income; that you could pay \$10 a month if you wanted to. Even if a person's income, if he is a single person, was \$600, you could pay the \$10 a month on top of that. There is no doubt about that; it is right in the Dominion regulations. And the reason why you apply the means test in this province is because you passed Order in Council 404/48 definitely bringing the means test into effect in regard to that supplementary allowance yourselves. Does the Minister contradict that?

Hon. Mr. Sturdy: – On a point of privilege, Mr. Speaker. Not a single pensioner in the Province of Saskatchewan had had his affairs, his assets investigated by a single social welfare worker in this province in respect to that supplementary allowance. The only time that their assets and income are investigated are under the regulations that are imposed by the Federal Government, and the hon. member knows that.

Mr. Tucker: – I know this. When a person gets up to the point where the pension plus his own income brings him up to the \$600 limit, and this \$2.50 a month would bring him about that \$600, the \$2.50 is eliminated, and I know you have to look into his personal affairs to make sure whether it does bring him above the \$600. How can the Minister contradict that? Obviously he has to do it. And the Minister is rising to a point of privilege, trying to explain the inexplicable and deny the undeniable. Well, of course, it is really a spectacle . . . However, the Minister is happy about doing it, and I suppose we should not begrudge him having a little bit of pleasure. But, as I come back to this matter, we are not clear today what the Government intends to do. Do they intend to say to the person of 65 to 69 years, many of whom will be invalids, many of whom will need this pension just as much as the people over 70, are they going to say to the people over 70: "We give you \$2.50", but the people of 65 to 69 who are under old age pension assistance: "We won't give it to you at all"? Well, we say it should be given to people of 65 to 69 the same as over 70, and we say that once they qualify for a pension they should get that \$2.50 without any further means test applied to that \$2.50.

The Government can indicate what it intends to do. It has not yet, so far as I know. I am just putting our viewpoints before the Chamber, Mr. Speaker.

We say the same thing about medical services. I understand it is the intention of the Government to continue medical services to people now over 70 getting an old age pension, but not to give it to those who don't need it, as it were the people with a large income who are getting the \$40 under the present legislation, regardless of their means they don't get medical services but these people who have qualified under the means test for an old age pension, their name is put on the Federal roll and will be carried on the provincial roll for the sake of getting their medical services. We agree with that. We think that should be done. On that particular score, apparently there is no difference of opinion. But we say the same thing should be done in regard to the people from 65 to 69. In other words, if they qualify for a pension under the means test, they should get the hospital and medical services.

My statement would not be completed if I did not deal as best I can with the cost of that proposal. In 1949-50 the number of people drawing old age pensions was 16,566. The cost of that supplementary allowance of \$30 a year would have been \$496,000. According to the report of the Department of Social Welfare, in that year there was \$397,000 paid. In other words, by enforcing the means test in the fiscal year 1949-50, as I understand the figures, there was approximately \$100,000 saved. That is, they would have had to pay out to the pensioners they had \$496,000, and they actually paid out \$397,000; so they saved \$99,443.

The cost of administration of the old age pension by the province was \$96,000. This business of trying to enforce the means test must have meant a lot of extra work, if the Minister's story was correct about the very complicated nature of the situation, and it is true to some extent. If you saved half of that it would amount to about \$48,000, and that means the province by not paying that supplementary allowance to everybody who qualified for a pension in the period 1949-50, saved about \$50,000. I don't think myself that it was worth it. I would rather see the pensioners get that extra \$50,000, than have all this business of cutting them down on it, especially under present circumstances.

In regard to blind persons, I see that the cost of the supplementary would have been \$14,160, but according to the reports \$14,524 was paid. Apparently everybody on the blind pension got the supplementary allowance in full in 1949-50, which is what we think is the right thing; so there would be no change in that regard.

In regard to medical services, at some time or another the total cost of those medical services may have been dealt with by the Government other than by estimates. I put forward this estimate that I have made, because I have not seen any estimate made based upon figures. Such estimates may have been made which I may have missed. But at any rate, for the purposes of rough figuring as to what this would cost, I am going to put forward this estimate that I made up myself.

In the period 1949-50, in the old age pension group, 11,665 received medical care; in the blind pension group, 375; the total of the two groups being 12,040. The total in all groups getting medical and health services was 16,038. So figuring that the people in the old age pension group and blind pension group, did not get any more or any less in the way of medical services, did not require it any more, than people in other groups, it would indicate that about 62 per cent of all groups getting medical and hospital services

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were in the old age and blind pensions group. I admit that is rough figuring, based upon an assumption that the people in the old age pension group would not require any more medical services than the people in the mothers' allowance group and the people in other groups. Perhaps they require somewhat more; but I looked in the reports and I could not find where it was really dealt with. The total cost of giving medial services in 1949-50 to all groups was \$702,000 in round figures; 72 per cent of that, covering the old age pension group and the blind pension group, was \$506,000. That amounts roughly, to \$29.70 per pensioner. I realize there are services given to the pensioners dependants as well as to themselves; but putting it on a basis per pensioner it amounts to \$29.70, which is just about the same as the amount of the supplementary.

Premier: – That did not cover hospitalization. That would be in addition.

Mr. Tucker: – Well, I think it did.

Premier: – No. There was a separate vote for hospitalization. It is over \$60.

Mr. Tucker: – It seemed low.

Premier: – We estimate about \$60 per person.

Mr. Tucker: – Well, I think that is high. I would like to see some figures given that a person could really examine – yes, in the list here it covers everything but hospitalization. That would be the same as the \$30 paid in supplementary allowance, and the hospitalization would be added to that. As I say I brought these figures forward with some diffidence, doing the figuring myself. But the hospitalization is paid for by the individual as a member of society by a payment of \$10, so I suppose I could properly increase that amount to \$40, which would bring the total cost of medical services, hospitalization and supplementary allowance to \$70.

We maintain that the people coming under the pension in the 65-69 age group, and the people transferred to Federal rolls that are today getting the pension should get both the supplementary and hospital and medical benefits continued to them. The total cost of doing this – and again I am overestimating at this time; I understand that again the Minister will give the figures. We understood that approximately 12,000 people have applied for the 65-69 pension. Presumably all those won't qualify, but in my figuring I assumed that they all did qualify. If the same average pension is paid as is paid today in the over-70 group, \$37.50 per month, the cost to the province of each one of those pensioners will be \$18.75. That would amount to \$2,700,000. That would be the cost to the province of paying its share if all the 12,000 get the pension or the "assistance" as it is called. First of all, in regard to the medical services and the supplementary allowance, and figuring that at \$5 per month, \$60 per year in total, the cost of these services and allowances would amount to 12,000 times that, or \$720,000. You would have to add to that the \$10 for the hospitalization, which would bring it up to \$840,000. The total would be \$3,540,000, so, roughly, \$3 1/2 million would be the cost to the province of carrying out this programme.

Then there is the matter of the extra cost for the province. There are now 17,920 pensioners, over 70 years of age. The cost to the province based on \$37.50 average per pensioner, and 25 per cent of the cost of paying

them the present pension is \$2,016,000. That has been taken off our shoulders by the Federal Government. The cost of the programme of the 65 to 69 year group which we are taking on is approximately \$3 1/2 million. So actually by doing what we have suggested would cost about \$1 million extra. Then, too, many people today get medical services and help from the municipalities, to which the province contributes. I fancy that if that extra money is spent it will cut down the amount that has to be paid by the municipalities in the province. It probably would cut it down by at least a half-million dollars. So the extra cost to the province in carrying out this programme, including that we say, would be about \$1 million. Because we are getting rid of our share of the old age pensions paid to people over 70, the extra cost to the province of this programme that is being suggested to the House, plus what we suggest, would be about \$1 million. Is it unreasonable for this province to take on that extra burden?

Members of this House have found fault with the Dominion. What extra burden are they taking off? Well, they are taking the \$2 million off our hands – the share we are paying to the pensioners over 70; they are taking on at least an equivalent number to the present pensioners that are not under the means test. And if it turns out the way they say, that there will be more than twice as many getting pensions, then my figures are away under. But, in any event, in connection with the people who are going to get pensions from the Dominion, who are not getting them today, the cost will be \$8,600,000. Then the Dominion's share of the old age assistance between 65 and 70 will be about \$2,700,000. The total of those figures, the increase cost to the Dominion in this province, will be \$13,317,000.

I checked that against the figures of the Committee, The Committee said the increased cost to the Dominion of this plan would be about \$250,000,000. Assuming that our proportionate share of the population, as compared with the Dominion as a whole is applied to that \$250,000,000, it would amount to about \$15 million, so my figures are about \$1 1/2 million under the figures that the Dominion Committee gave out. That is, if the figures given out before the Committee on old age security are correct, the extra cost to the Dominion will be \$15 million. Is it unfair for us to ask the province, that when in order to give pensions without a means test to people over 70, in order to give more generous terms to the people who are blind, in order to give assistance to the people from 65 to 69 who need it, the Dominion is going to spend in this province somewhere between \$12 1/2 and \$15 million, is it too much to ask the province to spend around \$1 million more or even \$1 1/2 million more?

Somebody might say "Where is the money to come from"? In 1950-51, the total grant, including the statutory grant, from the Dominion Government to the province, was \$19,232,000. I don't know to what extent the difference in population between what it is proved to be and what is anticipated will affect the grant – it should not make such a great difference in the calculation of what we are going to get next year from the Dominion; but it was mentioned in the paper that it was proposed to make an offer which would give our province, during the fiscal year 1952-53, \$23 1/2 million; in other words, almost \$4 million more than we were getting in the year 1950-51.

If the Dominion Government is willing to spend, on this programme of assisting our old people, an extra \$15 million in this province, if it is going to have a programme of giving grants to us which will give us \$4 million more next year than we got last year, surely we can say that in order to pay some share on this better programme, we are willing to pay an extra \$1 1/2 million. I don't think that is unfair, Mr. Speaker.

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I hope when the Premier speaks he will say we are going to continue this supplementary allowance to the people we are transferring to the Dominion by means of the means test; that we are going to give the \$2.50 to everybody who qualifies for assistance under the Old Age Assistance Act from 65 to 69. I hope he will say we are going to give the same help to the people who qualify for assistance in regard to hospitalization and health and medical services that today we are giving to people who qualify for a pension over 70. If the Premier is willing to go that far, it would really be something. For we could then have absolute unanimity in regard to this programme here in Saskatchewan today. Every person on this side would vote for that programme without any dissatisfaction or any feeling that we were not playing the part we should play in regard to this great programme. I tried to follow any announcements made, and I am not sure just what the programme of the Government is; but I hope it is along the lines I have mentioned because I feel that is just, fair and not unreasonable.

I would like to say, Mr. Speaker, in conclusion, that I think all of us go through quite a bit at times in making part in public life – that applies to everybody – and at considerable sacrifice at least of personal ease. When a person gets a chance to take part in something that really will help other people, and when everyone of us knows people who are going to benefit so very much from what is being done here and what has been done at Ottawa, and the work done jointly by the provinces and the Dominion, and know how much nicer it is going to make life for them, I feel what we are doing at this Session makes it really an historic occasion. I am very glad to take part in it. I feel it is consistent with our Christian philosophy of life.

Surely it has come to be realized more and more as time goes on, that the great glory of democracy, the great glory of our way of life, is that the state exists to serve the individual, to make his life happier, more complete, and more satisfying to him and to those near and dear to him; that above all, as we go forward in strength and power of production, more and more our duty is to see that the weaker members of society have their full share in the increasing measure of production which is based on the resources which Providence has placed at our disposal, based upon the intelligence and energy of our people as a whole, and that it is one of the things that will help to preserve our way of life and our system against the cruel dictatorships; that not only are the people in general better off under our system, but that the weaker members of society are more tenderly cared for, and that their welfare is more the object of concern than under any dictatorship the world has ever seen. I believe today, in taking part in this great programme we are also, in an humble sort of a way, indicating that our way of life, democracy, is much better than the crueller way of dictatorships.

It is with a great deal of satisfaction that I say I will vote in support of the motion for an Address thanking His Honour for the speech outlining the programme which he made yesterday.

Mr. J. Benson (Last Mountain): – I wonder if the Leader of the Opposition would permit a question? My question is about where he made the reference to the supplementary allowance and the medical services to that group over 70 who will receive the old age pension after the first of the new year, not the ones who are getting that the present time. I understood the Leader of the Opposition to say that he was willing that that supplementary allowance should be continued to those now on the

roll, but I am wondering about those people who would be subject to the means test after the first of the year, and who become eligible for the pension.

Mr. Tucker: – Mr. Speaker, I tried to make it clear that if anyone over 70, in the future if anything should happen that had the law been continued as it is today, he could have qualified under the means test, that he should have the right to apply to get supplementary allowance and medical and hospital services. To that extent, you would have to have some sort of a provincial means test apply to a very small group of people who today are over 70, but who perhaps for lack of residence or perhaps because they are better off today than they may be five or six years from now, they cannot get a pension today, but that they would have the same rights to qualify for a supplementary allowance and health and hospital services as people would have from 65 to 69.

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Hon. T.C. Douglas (Premier): – Mr. Speaker, in rising to take part in this very pleasant discussion, I would like, first of all, to extend my congratulations to the new member for Gravelbourg (Mr. E.H. Walker). It is always said that a young man should prepare for his old age, and it is rather significant that his first action as the youngest member of the House should be to come here and take part in helping to pass legislation to provide for this old age. I hope by the time he gets to the place where he will need it, that there will be even better old age security than there is today.

I would also like to extend my congratulations to both the mover (Mr. Stone) and the seconder (Mr. Swallow) of the Address in Reply. The Leader of the Opposition thought that the two members were a little shy about lauding the legislation being brought down, but I am sure the Leader of the Opposition will appreciate the fact that while we in the C.C.F. have many accomplishments, that of blowing our own horn is not one of them. We have always been noted on this side of the House for your shyness and our modesty where any of our own performances are concerned.

Mr. Tucker: – That is the best joke you have told for a week.

Premier: – There is another fact, too, which may account for any diffidence they may have shown, and that is that to us this whole business of social welfare is an upward climb of the ladder. While it is true today we have reached another rung, we, on this side, don't like to spend so much energy preening our feathers on what we have done, as rather taking our coats off to what yet remains to be done. We have never allowed ourselves to be content with things as they are; we are always struggling for things as they ought to be. That accounts for the emphasis which my two colleagues have placed on the fact that while we feel (as one of them said) that this is a milestone in the history of social security legislation, it ought not to make us complacent; it ought to stir us on to do even better things than have been done so far.

I do not want to make any controversial remarks during this speech – which I know will be unusual for me, but I do think that with reference to the statement made by the hon. member for Saskatoon, to which the Leader of the Opposition referred, to the effect that if the present system collapsed it would not worry him very much, it should be pointed out that one of the largest financial papers on this continent made the statement just a year ago that the rearmament programme had under-written the prosperity of the capitalist system. I think we might just as well face the fact that, while many of us believe, and the Leader of the Opposition I am sure believes, that the struggle today is a struggle to maintain collective security and to maintain the rule of law in the world . . .

Mr. Tucker: – Hear, hear!

Premier: – . . . there are those, on the other hand, who have not such high motives and who sometimes seem to see in war and in preparation for war a means by which they can maintain a system that has exploited millions of people for generations. We, on this side of the House, are not so anxious to see that society collapse as we are to replace that society peaceably by a process of evolution, by a society that is more humane and gives a better consideration to human values and human beings.

This is a bit off the subject, but I want to deal with it because my hon. friend referred to a statement which I made in the House of Commons in

which I said “Against whom are we rearming”? I would like just to refer to that because it has been quoted many times over the radio and in various parts of the province, and only the first half of the paragraph has been quoted. It is true that I asked in the House of Commons in 1937-38, “Against whom are we rearming”? Is it against Germany, is it against Italy, is it against Japan?” That was not in connection with the vote of \$70 million for defence. It was on a motion of mine asking the Government to place an embargo on scrap iron and nickel to Italy, Germany and Japan, and I asked the House of Commons, “Against whom is this country rearming. We are spending money on rearmament. Is it against Italy, Germany and Japan? If it is, then ought we not to stop these firms from arming the very people against whom we are rearming. I still maintain that if we had been serious then, or if we are serious now, in rearming against any nation, we ought not to allow profiteers to go out through the back door and arm the very people of whom we are afraid.

Before I deal with the general question of old age pensions, my hon. friend asked me one specific question. I would like to deal with it, so I won't forget it. He asked me about repayments with reference to old age pensions that had been paid in the past, and he said that the Hon. Mr. Martin had been very anxious that there should not be any repayments or any collections. I am going to say this: Mr. Martin is sometimes much more generous in his outlook than the Treasury Board of the Federal Government; and while Mr. Martin sometimes says to us, “I'll take a very generous attitude with reference to this particular matter”, we still have to satisfy the Federal Treasury Board, and that is not always the same thing as Mr. Martin. I say to my hon. friend we will certainly not be collecting from anybody any more than the Federal Treasury requires that we should collect. Of that he can be quite sure.

Some criticism was made of the fact that the mover and seconder yesterday wanted to take all the credit to the C.C.F. for any social security legislation that was passed, and I want to say, Mr. Speaker, that if yesterday's was a C.C.F. interpretation of old age pension history, then certainly today we had the Liberal interpretation of all the social welfare legislation that was passed in the last 30 years. I am not going to get into any controversy as to who should get the credit for any particular piece of legislation. Some mention was made yesterday of the part which Mr. Woodsworth played on the bringing down of old age pension legislation in Canada. I, for one, certainly don't want to exaggerate the part which he played, but I think the one thing everyone recognizes – it was recognized a few weeks ago by the article written by Blair Fraser in ‘McLean's Magazine’ – is that Mr. Woodsworth was a man who was ahead of his time; that he was the conscience of this country, and that his voice was raised far in advance of many others in pleading for such things as old age pensions, unemployment insurance, health insurance, family allowance, nationalization of the Bank of Canada, putting Canada on a managed currency basis rather than on a gold standard, away back in the late 'teens and 1920's; and today we have lived to see many of the things he talked about become part of Canada's way of life.

Mr. Woodsworth did not, in 1925, as the Leader of the Opposition said, only have a group of two. There were associated with him not only Mr. Heaps and Miss Agnes Macphail and all the U.F.A. members – men like Mr. Irvine, Mr. Garland, Mr. Gardiner, Mr. Coote and a number of others. In 1925 when the Liberal Government did not have a majority and in fact had less than the Conservative Party, that small group did receive a letter from Mr. King (and there was not anything wrong with that; it was a perfectly honourable approach, done in the open) in which he said that if this group would support him and if his Government

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survived and was re-elected on any general election, it would be prepared to do two things: one, to bring down old age pensions legislation, and the other, to set up the necessary machinery to begin to study unemployment insurance. And those two commitments were kept.

I don't think any of us want to take away from Mr. Woodsworth, on the one hand, the part which he played in advocating old age pensions, nor do we want to take away from Mr. King the part which he played. Some of us may have felt that Mr. King sometimes took a bit of pushing to do things. Sometimes we got a little impatient and felt he took a lot of pushing. But I have attended enough Federal-Provincial conferences now to know that it is not easy to take all parts of Canada along with you when you want to take a forward step, and that the Liberal Party is more liberal in some parts of Canada than in others. There are parts of Canada today where they don't rise quickly to the idea of social welfare. I just thought when the Leader of the Opposition was talking about how soon we got old age pensions in Saskatchewan, in 1928, he omitted to point out that in Quebec they did not get old age pensions until they got rid of the Liberal Government there and Mr. Duplessis came in. I am not saying that to praise Mr. Duplessis, but I am pointing out that all parts of Canada and even all sections of the Liberal Party were not too enthusiastic about Mr. King's legislation in 1927. So, while one might become impatient I, for one, would like to pay my tribute to the part which he played in bringing down that and other progressive and humanitarian legislation. As has been pointed out, that legislation in 1927 provided for an old age pension of \$20 a month with a means test of only \$365 a year, and the cost of the pension was borne 50-50 by the Federal and Provincial Governments. Then, as has been pointed out, in 1931 the Bennett Government agreed to pay 75 per cent of the cost of the pension, leaving the provinces to pay the other 25 per cent. In 1943, the pension was raised to \$25 a month, and in 1944 the means test was raised to \$425 a year. Then in 1947, the pension was raised to \$30 a month and the means test raised to \$600 a year. In 1949, the pension was raised to \$40 a month and the means test to \$600 a year and \$1080 for a married couple.

As has been pointed out already, when we had the Conference on Reconstruction in 1945, among the many proposals which were placed before us in the so-called 'Green Book', there were such things, as the hon. members will remember, as an over-all health insurance plan. There was the proposal that the Federal Government would take over responsibility for paying a universal pension of \$30 a month to everyone of 70 and over, providing the provinces would agree to pay half the cost of the pension to those 65 to 69 with a means test.

Saskatchewan was one of the first provinces to say to the Federal Government, "We'll buy that". We hoped that when seven and eventually eight Provinces signed the Federal-Provincial Tax agreement that the Federal Government would be willing to proceed with that proposal. They felt they could not do so. Mr. King said that as long as Ontario and Quebec both stayed out of the Tax Agreement he did not feel they could proceed in any other provinces. But in 1949 a Parliamentary Committee was set up to study old age pensions, and that committee reported to the House of Commons in 1950. And, as has been stated, that committee had all parties on it and their report was unanimous. I think they did quite a good job when you consider the compromises and adjustments that would be necessary to get unanimity in a country as widespread as Canada with so many different points of view and so many different philosophies.

As a result of that old age pension parliamentary report, a conference was called in Ottawa by the Prime Minister in December, 1950. At that conference the Federal Government suggested three things. They suggested, first, that they would be prepared to pay a universal pension, that is a pension without a means test to every person 70 years of age and over; all they would have to prove would be residence and nationality. They would also pay 50 per cent of a pension from 65 to 69 inclusive, in any province where the province was willing to pay the other half. They made it abundantly clear that no province needed to take all the five years in. That is, any province could take 68 and 69, or 67, 68 and 69; no province had to take in all from 65 to 69 inclusive; so that a province could take part of the proposal; they need not take all of it. The third thing they recommended was that the provinces should agree to a constitutional amendment which would enable the Federal Government to come into the field of old age pensions. As has been pointed out, up until that time the Federal Government did it through what was virtually grants-in-aid by which they paid the province a grant provided the province spent the money and assumed responsibility for caring for old age pensioners under certain conditions.

This constitutional amendment is important. It reads as follows:

“The British North America Act, 1867, is amended by adding thereto immediately section 94 thereof, the following heading and section:

“94a. It is hereby declared that the Parliament of Canada may from time to time make laws in relation to old age pensions in Canada. But no law made by the Parliament of Canada in relation to old age pensions shall affect the operation of any law, present or future, of a provincial legislature in relation to old age pensions.”

Mr. Speaker, I say that is important because the Federal Government now has jurisdiction itself in the field of old age pensions. I would express the hope, and I am sure it is a hope shared by many people who are interested in social security, that the day will come when old age pensions, or at least old age pension payments, will be handled entirely by the Federal Government. I am not saying that merely because we want to get out of something. If all the things that he said about the means test for 70 and over or for the \$2.50 is true, it is equally true about the means test for the 65 to 69 inclusive. I think the day will come sometime in Canada when we will pay a universal pension to people above a certain age. If that is done, it can be done best by the Federal Government on the same basis as this pension is going to be paid to those 70 and over, and on the same basis as we pay the family allowance. When that day comes, it will allow the provinces to devote themselves more properly and more adequately to the real field of social welfare for which they are responsible. All of us in this country, myself included, have a great tendency to equate social welfare with old age pensions, and we measure a province or a country by what it does in old age security. We forget there is a whole field of social welfare over and above old age pensions; that the provinces have not been able to devote themselves to that field as they should have been able to do. There is the whole matter of caring for old people who are crippled and incapacitated: that is, the setting up of nursing homes. They cannot be taken care of by a pension of \$40 or \$50 a month. If they are in a nursing home it costs us in the neighbourhood of a \$100 a month. In a hospital it would cost between \$150 and \$400 a month to look after them. We need more nursing homes; those people have to be looked after. We need much more adequate provision than can be provided by most of the provinces in their present financial position.

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The Leader of the Opposition has mentioned the care of the physically handicapped – those who can be trained; those who must receive care because they cannot be trained and may never hope to earn a living; those who are mentally retarded who, if they were given some technical training so they could develop a certain annual dexterity, would be able to live a very comfortable and satisfying life and could earn their own living.

Those are the programmes to which the provinces have to be able to devote themselves. They are never going to be able to devote themselves to them as long as they must spend as large a part of the budget as they are doing at the present time on old age pensions. So I hope this constitutional amendment means that some day in Canada (and now for the first time it is constitutionally possible), the Federal Government will take over the entire responsibility of paying the pensions for old people, but not all the responsibility for looking after them. We still have to have old peoples' homes, nursing homes.

So the Federal Government asked these three things, as I have said. They suggested they would look after those 70 and over under a universal pension; they made the offer of paying half the cost of the pension to those 65 to 69 inclusive, with the means test, the provinces to pay the other half; they asked the provinces to agree to this constitutional amendment.

As the result of that conference, and the subsequent conferences that have been held, we are met here today in what has been described by the Leader of the Opposition, as a "historic Session" of this Legislature. I want to say, Mr. Speaker, we are not called here today because of any lack of foresight on the part of the Provincial Government. I noticed the North Battleford paper quoted the Member for Turtleford (Mr. Trippe) as saying this:

"Mr. Trippe charged that the Special Session of the Saskatchewan Legislature, called to pass legislation to permit the Province to assume its share of the old age pension plan for people between the ages of 65 to 69 years of age, was unnecessary and a waste of the taxpayers' money. The offer had been made long ago, and the Provincial Government could have passed the required legislation at its last Session to come into effect when needed."

I do not want to quarrel with my hon. friend, but I would suggest that it would have been wiser probably to have waited until the Session were held and members had an opportunity of knowing why we had to have this Session.

When we went to this conference last December we questioned the Federal representatives with reference to moving amending legislation at the last Session of Parliament, and at that time and as late as last April when we had our second conference, they still intended to provide for the plan that was then under consideration by means of amendments to the Old Age Pensions Act of Canada. Now under our legislation in this province, the Government has the power to enter into any agreement, no limit as to age or anything else, with the Government of Canada under the Old Age Pensions Act. Therefore, in view of the fact that legislation was to come under the Old Age Pensions Act, and we already had the authority to enter into any agreement under the Act, there was no need for any amendment at that time. As I say, that was true, as late as the middle of last April, when Mr. Sturdy and I journeyed to Ottawa to meet with the Federal Government and the other provinces.

For reasons which seemed good and sufficient to them, the Federal Government decided when they introduced the legislation in June to divide the legislation into two – I am leaving out the blind pensions; they were dealt with separately. Those 70 and over were provided for under the Old Age Security Act, and those 65 to 69 under the Old Age Assistance Act. Therefore, our power to enter into an agreement with the Federal Government under the Old Age Pensions Act no longer gave us the necessary authority, and for that reason we have asked the members to meet here in this Special Session. Other provinces, of course, have had to do the same thing, and I don't think it is a very great price to pay in order to get legislation that will be beneficial to the old people and the blind people of the province of Saskatchewan.

Now, Mr. Speaker, let me deal as briefly as I can with the legislation. I would like to finish by suppertime so as to let the members at least have a decent supper without any foreboding over their heads as to what is to follow.

We will deal with the old age pension group under two headings, and I use the terms of the Act which I just mentioned: old age security, dealing with those 70 and over; old age assistance, those 65 to 69. First of all, there is the matter of old age security. That is, commencing January 1st, all persons in Saskatchewan and all persons in Canada, 70 years of age and over, will be eligible to receive a pension of \$40 a month without any means test whatsoever. I would like to say first, that a good bit of credit should go to the Minister of National Health and Welfare, who has brought this legislation after a long battle finally onto the floor of Parliament and has put it on the statute books of Canada. I think some of Mr. Martin's colleagues are probably not too enamoured of some types of social security legislation, and I think Mr. Martin is to be commended for the progress which he has made in this regard.

I agree with what has been said about the insurance principle. I have always been opposed to the so-called contributory old age pension. People themselves can contribute through annuities, through any contributory scheme they want. I have always felt that people when they reach a certain age are entitled, out of the production of the nation, to a minimum standard of security. The contributory feature here has no relation to the contribution of the individual. The Federal Government will collect two per cent on income and two per cent sales tax, and they have other means of collecting if they want to. I quite agree that the amount the person receives should have no relation to whether or not they paid anything in or to how much they have paid in. I think this a right which every senior citizen ought to enjoy.

Now insofar as this group is concerned, first of all, in keeping with the commitment which this Government made last year, we are saying that all people who are now in receipt of old age pension and who on December 31st will be transferred to the Federal rolls, will not receive any less than they received before. That is, they will continue to receive supplementary allowance and complete health services. Secondly those who become 70 after January 1st will be entitled also to receive a supplementary allowance and complete health services providing they are in need, that is, providing they qualify under the same means test as will be applied to the 65 to 69 group, namely, \$720 a year for a single person and \$1200 a year for a married couple.

I don't think I need to argue why we have to have a means test for the supplementary allowance and medical services. The Federal Government can pay a universal pension to everybody. It has the fiscal machinery to take it back from those who don't really need it. When they pay a pension of \$40 a month to a man with an income of \$10,000 a year, they have means of taking it

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back. The province has no such means. When they pay a family allowance to the Leader of the Opposition or to myself, they have means of getting it back through the income tax or through reducing the exemption for your family, but the Provincial Government has no such means. I think everyone would agree that to attempt to give health services or supplementary allowances to people who already have a fairly good private income, would be imposing a burden on this province which would be too great, and we would be imposing it on people who are probably worse off financially than the people to whom we are giving these benefits. Therefore, the supplementary allowances and the health services will be paid to those 70 and over, but on a means test basis of \$720 for a single person, and \$1200 for a married couple.

To answer the question which has been asked with reference to this supplementary allowance, it will be provided that the supplementary allowance will be paid

(part not recorded)

If we were to meet in this Legislature today and tell you that we propose to do some of the things that have been suggested for those 65 to 69, the very first thing you would have a perfectly legitimate right to do would be to ask us how much it would cost. No one knows what it will cost. First of all, we don't know how many of those people will qualify for this pension. I think the last estimate I saw was that there were 28,000 people in the province who are in this age group. How many of these people will qualify for this pension, we don't know: maybe 8,000, maybe 18,000 – certainly the figure will vary as conditions vary. If you get another year like 1937 with a complete crop failure, probably the whole 28,000 might qualify. We feel that one of the things the Government needs is some time to see what the performance will be with reference to the number of applications.

With reference to providing health services, that is something we would like to do but it is something we certainly cannot commit ourselves on at the present moment. When the Medical Association met last summer in convention (I think it was held in Moose Jaw), they made it clear that they were not proposing to look after the 65 to 69 group on the same basis as they were now looking after those 70 years of age and over; they would expect some different basis of payment than at the present moment. Our agreement with them for the old age pensioners of 70 and over expires on March 31st, and they have already intimated to the Minister of Public Health that they expect a 20 per cent increase in those per capita payments. So until we can work out an agreement with the medical profession that will be satisfactory to them and be within the pocketbook of the Province, we would not be prepared to make any commitment with reference to health services.

It should also be pointed out that there is another factor to be taken into consideration. The municipalities of this province are being relieved of a very considerable sum of money as a result of this legislation. Many of these people in the 65 to 69 group are on social aid. That social aid is paid 50 per cent by the municipality and 50 per cent by the Provincial Government, except in the cases where they are a 100 per cent Provincial Government responsibility as they are where they cannot establish residence, and so on. With these people now coming on the old age assistance rolls they are taken off the municipal social aid. It will be a very considerable saving to the municipalities.

All the hon. members are aware of the fact that, last year, the Committee on Provincial-Municipal Relations brought down its report, commonly

called the Cronkite-Britnell-Jacobs Report. That report recommended, among other things, that the province ought to surrender the Public Revenue Tax to the municipalities. That means surrendering to the municipalities something in the neighbourhood of \$1,800,000 to \$2,000,000 a year. I think it is apparent to everyone that you cannot keep surrendering fields of revenue to the municipalities and at the same time taking from the municipalities ever-increasing responsibility for social services. At the present time this group are the responsibility of the municipalities insofar as health services are concerned. It seems to me that if the Provincial Government is going to be asked to assume those health services, it ought to be on some basis of understanding with the municipalities in the light of the tax fields which they are asking for and which has been recommended should be turned over to them. We feel this is a matter which ought to be discussed very fully and frankly with the municipalities. We have already had some discussions, and there will be further discussions with them regarding this matter.

I want to make it clear, Mr. Speaker, that the Government hopes and believes, it will be possible to give some additional benefits to those in the 65 to 69 group, but I think it would be most improper for us to make any commitment at this time, until we are able to estimate what it will cost and until we have also had a chance to look at the other social welfare responsibilities which we have. It should not be lost sight of that in view of the cost of living, the plight of a widow and her children under mother's allowance is a very serious plight; that, as our population gets older, there is increasing demand for nursing homes to take care of old people who cannot be taken care of on the pension. Our responsibility for physically handicapped, our responsibility for mentally retarded; these are responsibilities that are growing and they are responsibilities to which we have increasingly to apply ourselves. We have to look at all of these responsibilities before committing ourselves to an uncontrollable expenditure which we might find was much greater than we had anticipated. Certainly it would be most unwise to make commitments to these people which we could not fulfil and which we found later involved more people than we had anticipated, and that we had to cut back some of these services.

I appreciate the kind humanitarian thoughts that were behind the suggestion of the Leader of the Opposition that we ought immediately to announce that we are going to give health services and a supplementary bonus to those in the 65 to 69 group; but I could not help feeling (I may be prejudiced in the matter) that all through the debate he was so much concerned about the Federal Treasury and so little concerned about the Provincial Treasury. All through the debate he kept saying, "These are heavy commitments you are asking, and the Federal Government is making. You people who decry not doing enough, do you realize how much it is costing us for this and that and the next thing?" He just sounded like the Parliamentary Assistant to the Minister of Finance in Ottawa there for a moment. The same concern ought to apply to the Provincial Treasury, and it is rather significant that the Leader of the Opposition felt that the Federal Government should not be asked for any more, but he immediately began to ask the Provincial Government to do a lot more.

It is somewhat significant to me that the Saskatoon 'Star-Phoenix', for instance, in its editorial of July 5, 1951, just after the Federal legislation was passed, said:

"Mr. Douglas has announced that in Saskatchewan the full benefits of the Act are to apply . . ." (that's the 65 to 69)

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“We suspect it would have taken a good deal of political courage on his part to have done less, but we think he is to be commended, nevertheless, for co-operating to the full with the Federal Government.”

Then there is this paragraph that is significant:

“The Premier himself raised another question and left it unanswered for the present. ‘What additional assistance, if any, will the Province give to the new group of pensioners between the ages of 65 and 69’. Mr. Douglas pointed out that despite the fact that Ottawa has assumed full responsibility for persons 70 and over, the new programme is likely to cost Saskatchewan more rather than less. In view of this, we think a good argument can be advanced against the payment of supplementary pensions or health benefits for the 65 to 69 group. These people will receive pensions under more liberal conditions of eligibility than are required under present legislation. In most cases we think they should be able to manage their hospital insurance premium without undue hardship. Moreover, against humanitarian and political impulses to do more than the Federal law provides, we think the Government must weigh its broad social security programme, which is already imposing a heavy burden on provincial revenues.

“Unless the new programme, as presently outlined, proves less costly than seems likely, we think the Government would be wise to temper enthusiasm with wisdom”.

Voice: – Give it to the Leader of the Opposition.

Mr. Tucker: – You don’t always quote the ‘Star-Phoenix’ with much approval.

Premier: – I am not going to approve of it. I am simply pointing out something. The Regina ‘Leader-Post’ on October 29th said:

“The nation and its people seem ready for the extended pensions scheme. As long as the people are willing to put up the money, a pension by right at the age of 70 is a well-earned reward for those who have contributed to the upbuilding of the nation in their working years. It would be advisable, however, to call a halt at this time and not embark on any more grandiose schemes until we have consolidated our position at the new point to which we have advanced in social services. We can reconsider them in the light of deemed experience whether we wish to proceed further into the realm of the welfare state.”

Mr. Tucker: – With your attitude towards the ‘Leader-Post’, does not that worry you a bit?

Premier: – I am not quoting those statements with approval. I am quoting them to show that there are apparently two lines of thought in the Liberal Party in Saskatchewan. I might probably quote another just to keep all the Liberals in the picture. I quote now from the speech made in the Session of 1950 by the financial critic of the Liberal Party, who at that time was the member for Gravelbourg (Mr. E.M. Culliton):

Mr. Tucker: – A most excellent speech!

Premier: – And he said:

“The standard of government expenditures established in this province, today, is beyond the capacity of the people to pay. Every citizen of Saskatchewan believes that you cannot establish a standard of social services and social structure beyond the capacity of the people to pay.

Mr. Danielson: – That’s the speech you commended so highly.

Hon. Mr. Fines: – Who did?

Mr. Danielson: – You did?

Premier: – I suggest that there seems to be two streams of thought in the Liberal Party. One who say to the cautious and conservative element and to the business people who read the editorials in the ‘Leader-Post’ and the Saskatoon ‘Star-Phoenix’: “This Government has gone too far with social welfare; they are getting top-heavy with social services. Too many people getting something for nothing. Time we called a halt”. Then on the hustings and elsewhere they say: “Why, they are not even giving health services and supplementary bonuses to the people 65 to 69, and we certainly advocated them”.

Hon. Mr. Nollet: – A little bit of everything.

Premier: – Mr. Speaker, I want to make it clear as far as we are concerned we are desirous of giving these health services and supplementary bonuses to the people 65 to 69 just as soon as it is possible to do so, and as soon as we can do so knowing something of the cost involved so that we do not commit this Province to an uncontrollable expenditure which we cannot meet and face the necessity, at some later date, of cutting down certain benefits once we have given them. I want to say, when anyone talks about giving these people health services, this is the first Province in Canada that provided health services for old age pensioners. I think the old age pensioners of this province know that, just as quickly as we can do it, as quickly as we can make the necessary arrangements and as quickly as we can find the necessary finances, we will be providing them with services in the days that lie ahead.

Just one other group I have not mentioned, and it will take only a moment – the blind pensioners, and there is not much to say. Those who are 70 and over will, of course, come under the old age security legislation. That is, all blind persons 70 and over will receive a universal pension of \$40 a month from the Federal Government. Those who qualify under the same means test as the old age pensioners (that is, \$720 and \$1200), will receive in addition a supplementary bonus and the health services. Those who are 21 to 69 inclusive, will continue to get \$40 a month, 75 per cent of it paid by the Federal Government, 25 per cent of it paid by the Provincial Government. In addition, this entire group 21 to 69 will receive the supplementary allowance and they will receive complete health services. In their case, as in the others, that supplementary allowance will not be computed as income, and they will receive the flat pension.

Mr. Tucker: – Aren’t you pleased with that, over there? What’s wrong?

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Premier: – May I say just because it became an argument across the floor – I have read very carefully Mr. Turnbull's speech which I have here. He is the Minister of Social Welfare in the province of British Columbia. In the province of British Columbia they are not paying \$10 flat; they are paying a graduated \$10. That is, if a man or woman has only the pension and nothing else, they get \$10. If they have any income, as the income goes up the amount of the supplementary allowance is cut; they do not get \$10. Those who are already on (I'll make that clear) will continue to get as they got in the past, a flat \$10. But from now on, any who come on the pension roll, either the 65 or over 70, that \$10 will be graduated. They will only get the full \$10 providing they have no other income.

Some mention has been made of British Columbia and what they have been able to do. First of all, British Columbia is a much older province than we are. British Columbia has tremendous natural resources which have been in the process of developing for 75 years. I want to point out that we have accepted other social responsibilities that British Columbia has not accepted. This year the Hospital Services Plan will cost the Provincial Treasury three or four million dollars, and the reason it is costing the Provincial Treasury that is because we have kept the hospital tax down to a figure which even the poorest person can afford to pay, namely, \$10 a year. In British Columbia, they don't have to supplement their hospital plan for the very obvious reason that they are charging a \$33 hospital tax for a single person and some \$45 for a married couple, charging the patient who enters a hospital (that is to say, in Vancouver) \$3.50 a day for the first ten days and after 30 days the patient can be declared a chronic and have to pay his own hospital bills. With that kind of hospital plan it does not require any supplement. In this province, under a hospital plan which is being generously subsidized by the Provincial Treasury, we are performing a form of social welfare that is not being performed in any province of Canada. So it is not altogether a just comparison to say that British Columbia pays a supplementary bonus of \$10. They are – but there are many other things that they are not doing that we think are necessary and that should be done.

Mr. Speaker, I should like to echo the sentiments which have been expressed by the Leader of the Opposition in saying that this is an historic occasion in the life of the Legislature of this Province, and in the life of Canada insofar as the Federal Parliament is concerned. There are many things more we would like to see. There are many things more we will yet see in this country. But this does mark a definite step forward, and I think all of us can rejoice to have had some small part in helping to bring it about. I noticed, yesterday, members joking back and forth made some reference to what had happened to the Labour Governments in Great Britain, in Australia and in New Zealand. I just want to say that in all the great advances of history social advance never moves in a straight line. It is like the tide of the sea that comes in, surges in and then sometimes it goes back. It surges in again and for a while it goes back. But everytime it surges in it leaves a high tide water mark that can never be erased.

In a movement like ours, a movement pledged to the institution of a more humane, co-operative society, a defeat here or a defeat there is not the important thing. The important thing is that every once in a while, as the tide surges in, we manage to establish some other social benefit, we manage to nail to the mast some other piece of humanitarian legislation. No matter though we may be pushed back from time to time, that social gain can never be obliterated by the forces of reaction. The things that have been done in Great Britain, in

New Zealand, in Australia and in the Scandinavian countries, whether governments come and go, those things will remain. The reason we are proud to have had a part in the legislation being presented to the Legislature, is that whatever happens in the years that lie ahead, these measures represent decided social gains. Mankind is not likely to retrace its steps. These are gains forward and upward toward the time when we shall eventually establish for all the people of Saskatchewan, and all the people of Canada, complete freedom from fear and freedom from want.

Mr. Speaker: – Is the House ready for the question?

The question being put on the motion (Mr. Stone) for the Address in Reply, it was agreed to unanimously.

The House resumed its sitting at 8 o'clock p.m.

SECOND READINGS

Bill No. 1 – An Act for Old Age Assistance

Hon. J.H. Sturdy (Minister of Social Welfare): – Mr. Speaker, in rising to move second reading of the Bill before the House, I cannot but express gratification that this notable step forward in old age security has taken place during the term of the C.C.F. Government in this province, and also during my term as Minister of Social Welfare.

There has been a very noticeable acceleration in social security during that past few years. I think that we should look upon this legislation that we are considering at this Session not as the culmination; I would hope that the acceleration does continue. I can assure you, Mr. Speaker, that we on this side of the House look forward with confidence in the years to come when we will be able to bring down similar legislation, particularly at the next Session of the Legislature.

When I say there has been a marked acceleration during the past few years, we have the evidence before us. It has already been pointed out, so I am not going to labour it, that from 1927 to 1943 the pension remained at \$20. There was no percentage increase. But in the next six years, by 1949, the pension had increased by 100 per cent. This is very significant. Looking at it from another point of view, in 1943, the average pension paid in this province was \$17.53 per month; in 1951, the average pension being paid is \$39.21. That is an increase of 123 per cent in seven short years. If we add to this the cost of hospitalization and medial services then the increase is 142 per cent. So the conclusions drawn by the hon. member for Saskatoon (Mr. A.T. Stone) are relevant and true conclusions. It must be evident to the people of this province, particularly the old age pensioners, that if you want a forward march in social security, then the people to have in office in this province is this present Government.

Mr. Danielson: – It is to laugh.

Hon. Mr. Sturdy: – I am noted for my forbearance and restraint . . .

Mr. J.E. McCormack (Souris-Estevan): – You are noted – period.

Hon. Mr. Sturdy: – Mr. Speaker, in your opinion and mine, the surest sign of a democratic country does lie in its care of the aged and the youth of the country. I think that is axiomatic.

The care of the aged is becoming a more urgent problem year by year. In 1900, only four per cent of the population of Canada was 65 years and over; at the present time, today, 7.6, almost double the percentage, is now in this 65-year-and-over bracket. The expectancy of life, in 1900, was 49.7 years; in 1948, according to the latest information I have, the expectancy of life was 68.3 years. That is, during a period of 50 years the expectancy of life has increased by almost 20 years, so that more and more of the percentage of our people move into the old age bracket. Medical science, the science of geriatrics, the care of aged people, the advances which have been made in nutrition, in health and in medical care, in improved housing and so on, have tended to prolong

life. If we continue to make advances in these various fields, then life will be prolonged further still.

In society's responsibility for aged people, the first consideration, I suppose, is economic responsibility. The payment of a pension is only a part of society's responsibility. We, on this side of the House, recognize that, and I am surprised that it had not been noted by the Leader of the Opposition, in his remarks to the House, that the payment of a \$40 pension constitutes only one responsibility. When we consider that, unfortunately, today, we are paying this out on a 52-cent dollar, the pension does not amount to so very much in terms of purchasing power.

I notice in tonight's 'Leader-Post' it was announced that the cost of living has gone up another .8 per cent. It is now at 191.2; it will soon be double what it was in 1946 when price controls were removed by Ottawa. Certainly Ottawa is responsible for this, and it is not sufficient, nor does it avail the old age pensioners very much, if you increase their pensions and yet permit this cost of living to behave as it has during the past few years. The great tragedy sustained by the old age pensioners is that their purchasing dollar has been reduced by 50 per cent.

Besides the economic responsibility, there is the responsibility for their health. To the eternal credit of this Province, in January, 1945, all old age pensioners in this province were given complete hospitalization and medical care, dental care, and optical care. We in this province have the best and most complete health provision for the aged of any province in the Dominion of Canada. Let us compare our health services with other provinces – and we are not a wealthy province, goodness knows; but here is wealthy old Ontario paying 83 cents a month per pensioner for health and hospitalization services. Here in Saskatchewan we pay an average of \$3.17 per month – approximately four times as much as they are paying in Ontario on a per capita basis.

Reference has been made to British Columbia by the Leader of the Opposition who, during the past few years, has been very fond of disparaging Saskatchewan to the point where his utterances are contributing to a loss in population in this province instead of a rise. In British Columbia, after thirty days in hospital the old age pensioner may be declared a chronic and charged for his complete hospitalization, or his estate charged in the event he dies in hospital, or the responsible children of the old age pensioner charged.

I entertained a British Columbia gentleman in my home, the other night, whose father was an old age pensioner in Victoria and dies in hospital. He informed me that after his father had been in hospital for a period of thirty days he was required to pay his hospitalization thereafter, and he was presented with a bill of some \$260. So all of the things you see in the papers are not authentic by any means. If the hon. Leader of the Opposition wishes the true situation with respect to these things, it is readily available.

I would like to point out that in the Britnell-Cronkite-Jacobs Report with which you are all familiar, there is an interesting table on page 74 which gives the per capita cost of health and welfare services in the five western provinces of Canada. It states there that the Saskatchewan Government is paying out in health and welfare services, \$17.02 per capita per annum, British Columbia, \$15.79; next comes Alberta, \$10.02; trailing badly is Ontario which pays out \$7.41, and lastly, this province that the hon. Leader of the Opposition is so fond of quoting, Manitoba, which pays out in health and welfare

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services on the basis of \$6.06 per capita – just about one-third of what Saskatchewan is paying.

Then if we consider it from another point of view, Saskatchewan pays out 32.6 per cent of its total annual expenditure on health and welfare; British Columbia, 22 per cent; Alberta, 21; Manitoba, 17 and Ontario, 16. This is what the report has to say:

“The marked expansion in health and welfare activities which occurred in Saskatchewan after 1944 placed this province in the lead over other provinces in a number of important respects within these fields (that is, health and welfare) of government services.”

I might add, also, this statement:

“The expansion of provincial activities in the field of public health and welfare has relieved the municipalities of financial responsibility in substantial measure.”

The health care of old age pensioners is being well taken care of in Saskatchewan. Believe me, that is a great boon to the old age pensioners. They place great value on the security which their health care gives to them. That is all right for the old age pensioner who is ill and who requires active medical treatment. The place to treat him is in our hospitals. But besides that there are relatively large numbers of aged persons who do not require active medical treatment, but who do require nursing care. We have increased our nursing care in nursing homes in this province in bed capacity, since 1944, by 225 per cent. By 1953, our programme will have called for an increase of 400 per cent.

If nursing care is not provided for old age pensioners, who require it, they will continue to occupy needed hospital beds. They are not altogether happy in hospitals. They do not require active medical treatment, but they are required to abide by the discipline of a well-organized, functional hospital. They are afraid to get out of bed because, if they do, they run the risks of being sent home. That was the situation: we found that many of these old people, confined to bed week after week, actually became chronic cases. One of the great difficulties when we take them over in our nursing homes is to persuade them to get out of bed, to take exercise. However, with the therapeutical treatment which they receive in our nursing homes, many of them have improved to the point where they have become quite well again, and some of them have actually been able to return to their homes. That is another responsibility which society has with respect to our aged people.

Then we must give consideration to more adequate homes for those who are not living under healthful conditions. I refer to the ambulatory old aged people, those who can get around and look after themselves, any of whom are married couples. For their care the churches and other organizations in the province are doing a very fine job. They are unable to look after all who require adequate living accommodation, but a step is being made in this direction. We have a committee studying the housing of our aged people in the province. I am hopeful that, in the immediate years to come, Saskatchewan will be able to provide its aged persons with adequate, comfortable, hygienic homes, suites, apartment blocks, and so on, for the aged.

There is another field in which society is responsible, and that is being pretty well taken care of, or it is taken care of today to a greater extent than has ever been done before. Mr. Speaker, the field staff of the

Department of Social Welfare of whom the hon. Leader of the Opposition spoke so disparagingly, and which, incidentally, comprise 83 persons in the large province of Saskatchewan, are doing a very fine job. Aside from passing on applications of old age pensioners under the means test imposed by Ottawa, they are arranging for the placement of old age pensioners in our old folks' and our nursing homes. In many cases they are arranging foster homes and boarding homes for these old people. They are encouraging them to move from the isolated rural areas into urban centres where they have access to doctors and so on. They assist them in the completion of their application forms for pensions, and I don't mind if they do devise ways and means of getting them pensions even if it is evading some of those restrictive means tests imposed as far as pensions are concerned.

Then the field staff act as liaison between the old age pensioner and the municipality if additional assistance is required beyond the pensions which are being paid.

Then there are many personal and family welfare problems of the old age pensioners that are investigated by the field staff. Believe me, the field staff is doing an excellent job in this respect.

Just to give some idea of the increase in the work of our field staff.

Mr. W.A. Tucker: – Mr. Speaker, on a point of order. It is very pleasant to listen to the hon. Minister give a complete review of the work of his Department, but it is now 8.25, he is moving second reading of a Bill to provide old age assistance, and I do not think he has said anything that is really relative to the Bill of which he is moving second reading. If we are going to have, in the second reading of this Bill No. 1, a complete debate on the whole Department of Social Welfare, we may as well make up our minds that we are here for quite a considerable period, because the Minister's remarks so far are irrelevant. I submit I waited and waited until he would get down to relevant remarks on the Bill. It is now nearly 8.30, and he is still not on the Bill. There is nothing relevant to the Bill in the work done by the field staff, what wonderful work they are doing, and so on. We know they are doing wonderful work in more ways than one, as far as the Minister is concerned; but it has nothing to do with the second reading of this Bill. We are not on the debate on the Address now. The Minister is moving second reading of a Bill. I submit he is out of order and has been out of order ever since 8 o'clock.

Mr. Speaker: – I took it that the hon. Minister was leading up to the contents of the Bill.

Hon. Mr. Sturdy: – Mr. Speaker, that is exactly what I am doing. I can quite understand that a good deal of the information which I am giving is not very palatable to the Opposition, but they will have to bear with me.

Mr. Tucker: – We have heard it all before.

Mr. McCormack: – We can adjourn at Christmas time.

Hon. Mr. Sturdy: – I merely might point out that we have 83 field staff, and in 1937-38, there were 85 relief inspectors in this province who did nothing but deal with relief; but this field staff of ours not only have old age pensions but they have mothers' allowances, they have child welfare,

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they have probation services, they have social aid. They have these five items to do. In 1945, as an example, there were 30,000 interviews. In 1949-50, there were 93,000 interviews so that the extent of the service rendered by our field staff is increasing from year to year, and I certainly hope it will be in order that we have complete welfare services in this province.

In respect to old age assistance . . .

Mr. Tucker and Opposition Members: – Hear, hear!

Hon. Mr. Sturdy: – As has been pointed out, this Government is giving the widest possible interpretation to the offers made by Ottawa. We are, for example, starting the payment at age 65; I do not know how many provinces are doing this, but Saskatchewan is. We are permitting an exemption of \$1000 in cash assets for a single person and \$2000 in cash or personal assets for a married person. That is a desirable exemption because it is, to my mind, only fit and proper that these aged persons should be permitted some savings by way of bonds or cash in the bank. We, of course, have accepted the \$720 allowable income to single persons and \$1200 for married persons.

We commenced accepting applications for the aged group 65 to 69, on June 9th of this year. We distributed application forms to all the municipalities in the province, urban and rural, and to our Social Welfare branches throughout the province. We opened a new headquarters office in Regina for the processing of these applications, and we advertised the fact that pensions would be paid as from January 1, 1952. We advertised that in June over the radio, through the press and by correspondence. So we have taken all the steps we could to assure, first, that everybody in the province knows of the payment of pensions to persons in the 65 to 69 group and the conditions, commencing on January 1, 1952.

We have encountered difficulties in finalizing applications. In the first place, the final regulations have not been forwarded to our Department from Ottawa. However, I have been informed by wire from Ottawa that the final regulations and the Order in Council will be here this present week.

Mr. V.P. Deshaye (Melville): – I wonder if the Minister would permit a question. He was speaking about distributing these forms for applications for old age assistance. Is there any objection to having the M.L.A.s of the different constituencies having a supply of these forms to assist the people that come to them to make application?

Hon. Mr. Sturdy: – We have not permitted that in the past, either on the Government side or the Opposition side. We have had some bad experiences in earlier days in letting out applications forms. The old-age pensioner completes them, he thinks he hands them to the person who helped him complete the application form; in three or four months our office receives a very indignant letter from the old age pensioner as to why his pension is not being paid, and we have never received the application for it. Something goes wrong some place, and it is absolutely impossible to keep track in an official way, if we permit application forms to be handled by a lot of people. So we think that the safer thing for the security of the applicant himself is to have it done through the municipal offices and through our various Social Welfare offices throughout the province.

Mr. Deshaye: – Does the Minister mean that the Members of the Legislative Assembly are not responsible people, and will not send in these application

forms when they are completed? Is that what you are telling us here in this House? Is that what you said – that the members are not to be trusted?

Hon. Mr. Sturdy: – I answered the question to the best of my ability. If we permitted M.L.A.s to do it I think possibly ministers, preachers – they are responsible people – J.P.s, magistrates and so on, would want forms. There would be no limit to it. We must control it. The practise of giving applications forms to M.L.A.s and other persons was discontinued several years ago, I do not propose to reintroduce it.

Mr. Deshaye: – Mr. Minister, I might say that the situation is most unsatisfactory.

Premier: – Mr. Speaker, we are on second reading of a Bill. There will be ample opportunity to ask questions about administration in committee.

Hon. Mr. Sturdy: – Another difficulty encountered in finalizing applications, is proof of age. You may be talking to a number of old age pensioners who are impatient probably that their applications have not been finalized; but we very often spend a great deal of time and effort in trying to establish their right age. Of course, birth and baptismal certificates are accepted, and records such as family Bibles can be accepted. We very often have to go to the Immigration Department, look up ancient school records (which is very often the case as far as Ontario applicants are concerned); we go to old insurance and census records. But the thing we have experienced this year – and it is too bad that it happened this particular year – is that the Dominion Bureau of Statistics are indexing the 1921 census and taking from that census all those who are 35 years and over, which will put them at 65 years as at January 1st. During the period that they are indexing the 1921 census records, we cannot apply to the Dominion Bureau of Statistics for information regarding the age of a lot of our people who are experiencing difficulty in establishing their age, and we won't be able to do that until they have completed the indexing which, I am given to understand, will be around the first of the year. You can inform the pensioners, however, that as long as their application is in here by January 1st – it may not be humanly possible to complete their applications before February or March or maybe even April or May; but their pensions will be made retroactive to the day on which the application was received at our office.

I have received a great number of letters from pensioners and prospective pensioners regarding caveats. The Bill before the House calls for the removal of caveats. The caveats were first imposed by Ottawa in 1937, and read to this effect. This was also introduced and passed at the Saskatchewan Legislature in 1937:

- (1) All payments in respect of a pension shall be a charge on land of which the pensioner is the owner, and, where the pensioner and the wife or husband of the pensioner are living together, on land of which the wife or husband is the owner, and for the protection of such charge the Commissioner of Old Age Pensions may, at any time after commencement of payment of a pension, lodge a caveat in the proper land titles office; and after registration of the caveat the Commissioner may, if he deems it expedient to do so, proceed in court to realize upon the said charge.
- (2) In case of the death of the pensioner such caveat may be registered against lands of the deceased so long as they stand in his name or in the name of his executor or administrator.
- (3) The registrar shall register every such caveat against the land described therein.”

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I am told that this caveat was imposed in 1937 to discourage applications being made for pensions. I would not like to think that that was the purpose. Nevertheless, caveats were imposed.

In the Special Session, in the fall of 1944, in Saskatchewan, and by agreement with Ottawa, the first \$2000 of property was exempt, but recovery of pensions on property in excess of \$2000 was liable for repayment. In 1945, this Government removed all caveats against the land, but substituted therefor a notice, and the purpose of this notice was for the protection . . .

Mr. McCormack: – Just a rose by another name!

Hon. Mr. Sturdy: – . . . of the pensioner. That notice was placed there not with the idea of recovery of pensions against the estates of the pensioner.

Mr. McCormack: – May I ask the hon. member a question. Could you tell me if you have ever recovered against any of these estates since you have taken office.

Mr. Tucker: – Of course they have!

Hon. Mr. Sturdy: – Yes, we have.

Mr. McCormack: – Sure you have.

Hon. Mr. Sturdy: – Not under \$2000.

Mr. McCormack: – No, but everything over.

Hon. Mr. Sturdy: – Secondly, only because we were compelled to do so by Ottawa in accordance with agreement.

Voice: – Read the agreement regulations again.

Hon. Mr. Sturdy: – We have fought against the imposition of this caveat ever since 1944. The pensioners had come to realize that the notice which we registered was for their protection, because all it required was that the Land Titles Office would notify our office if a transfer or a sale was to be made. Then we would inform the pensioner as to how it might affect his pension, because if he transferred the title or sold his property his pension undoubtedly would be adversely expected. Very often the pensioners who attempted to transfer the property or sell it found that they could no longer claim a pension. But this new legislation discharges all caveats, and I am happy to say that this contentious problem has now become a thing of the past.

Mr. Tucker: – I might ask the Minister then, if he thinks this is such a protection for the pensioner, why this protection he is talking about will not be provided in the future.

Hon. Mr. Sturdy: – In the first place, it will not make any difference for those who are 70 years and over. They are on a universal pension, and as far as the group from 65 to 69 are concerned, they are on pension for a relatively short period of time and Ottawa, I think, became ashamed of themselves and said in effect that as far as the 65 to 69 group are concerned,

“We might as well remove the caveat as applied to this group because it no longer applies to the group over 70”. Now that explanation is very clear and I trust it is satisfactory.

Mr. McCormack: – You are taking off the caveat at the instructions of Ottawa?

Premier: – We took them off a lot sooner than you did. We did not keep them on all the years you kept them on.

Hon. Mr. Sturdy: – I am very pleased to get the temper of the House, this afternoon, in which they have indicated that there would be greater assistance, possibly, for other groups who required it, such as mothers’ allowance cases and child welfare cases. I trust when the time comes that we can have support on that.

It is with some regret, as far as I am concerned, that we have not seen fit to pay the supplementary allowance to the group 65 to 69 and the health services to that group, but the old age pensioner of this province knows that when this Government says it will investigate the financial behaviour, the cost of this group, it will do what it can. That that will be done because a promise by this side of the House is as good as a fulfilment.

Mr. Tucker: – It doesn’t pay grocery bills though.

Premier: – It did for 34 years when the Liberals were in.

Mr. Speaker: – Order!

Hon. Mr. Sturdy: – Our expenses right across the board with respect to social security in this province have gone up very substantially during the past six years. As an example, in child welfare, in 1943-44 the generous Liberal Government paid \$175,000; last year, we paid \$629,000, in child welfare in 1950-51.

Mr. Tucker: – Mr. Speaker, again. We are anxious to get the Bill through; we met to put these Bills through. The speech of the hon. Minister might have been relevant in the debate on the Address, but what in the world has expenses in child welfare got to do with an Old Age Assistance Bill on moving second reading?

Government Member: – You cannot take it, eh!

Mr. Tucker: – Of course it is not a matter of taking it. This Legislature should proceed according to certain rules, and I ask for a ruling, Mr. Speaker. The Minister is out of order and he should know it by this time.

Hon. Mr. Sturdy: – I was merely pointing out why it was difficult at this time to provide these additional services to the group 65 to 69. We have been generous with respect to other groups; costs have gone up. I was trying to point out what those increases in cost during the past six years have been, but evidently the hon. Leader of the Opposition does not wish to know what they are in respect to child welfare, mothers’ allowance, social aid . . .

Mr. Tucker: – Mr. Speaker, on a point of privilege. This question of supplementary allowance would arise, I take it, on the motion for second reading of Bill No. 3. That provides for supplementary allowances. By what stretch

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of the imagination, when it is covered by Bill No. 3, the Minister persists in debating it on Bill No. 1, I don't know. I suggest, if the Minister himself cannot get oriented as to what Bill he is going to move second reading of, that you explain it to him, Mr. Speaker.

Mr. Speaker: – On the point of order. I would ask the Minister to confine himself more closely to the subject matter of the Bill. He can deal with his own Department generally when he gets up at the next Session of the Legislature.

Hon. Mr. Sturdy: – I shall certainly take pleasure in doing that. I move that Bill No. 1 be now read the second time.

The question being put, it was agreed to unanimously, and the Bill referred to a Committee of the Whole later today.

SECOND READING: Bill No. 2 – An Act to provide for Allowances to Blind Persons

Hon. Mr. Sturdy: – In rising to move second reading of Bill No. 2 – An Act to provide for Allowances to Blind Persons – I shall do so much more expeditiously if I am not rudely interrupted by the Opposition, Mr. Speaker.

This Act is to provide allowances for blind persons – from 1928 to 1937 the only pensions received by blind persons were for those 70 years and over, and in 1937 a pension of \$20 was granted to those 40 years and over. Now the next agreement simply means that those blind pensioners, 70 years and over, will be under the Old Age Security Act and they will receive the \$40 universal pension and they will receive, also, \$2.50 per month and hospital, medical, dental, optical and general health services.

Mr. A. Lopton (Saltcoats): – That finishes second reading.

Mr. Speaker: – Order!

Hon. Mr. Sturdy: – I beg your pardon.

Mr. Lopton: – Now move the second reading.

Hon. Mr. Sturdy: – In as far as the hon. gentleman's interest in this matter is concerned, I might as well move second reading.

Mr. Speaker: – Order, order! The hon. members will stop interrupting.

Hon. Mr. Sturdy: – Now the blind pensioners between the ages of 21 and 69 years inclusive, will receive a \$40 basic pension which is provided 75 per cent by Ottawa and 25 per cent by the Province. This group also will receive, on the means test, \$2.50 supplemental allowance per month and complete hospital and health services. There will be no reduction in the \$2.50; it will be paid across the board to all who qualify under the means test.

Now the means test briefly is this: an allowable income of \$840 for a single person; a single person with one dependant – a dependent child, is \$1040; a married blind person whose spouse is sighted, \$1320; and a married person with a blind spouse, \$1440. Then, also, the exemption of \$1000 in cash assets for a single person, \$2000 for a married person is allowable. Beside

that I would point out that the Provincial Government does make substantial grants to the Canadian National Institute of the Blind in the amount of \$15 per blind person per annum.

We also assume responsibility for the care and education of blind children. We have about 25 to 30 of those in the province. They are sent to the blind school at Brantford, Ontario, at a cost of some \$16,000 a year to the Provincial Government. We have assisted, too, in grants to two blind centres. One in Saskatoon, a very fine building there for the rehabilitation and training of blind persons – we contributed \$15,000 to the building of that centre. I move second reading of this Bill.

The motion for second reading was agreed to, and the Bill referred to a Committee of the Whole later today.

SECOND READING: Bill No. 3 – An Act to amend The Social Aid Act, 1947

Hon. Mr. Sturdy: – The amendment to The Social Aid Act merely defines certain terms to conform with the Federal legislation. It also provides legislative authority to pay the supplemental allowance to the three categories, namely, those over 70, the blind, and if the decision is made at a later time to pay it to the 65 to 69 group, this can be done by an Order in Council.

The conditions for the payment of the \$2.50 supplemental allowance and the hospital and health services are set forth.

I move the second reading of this Bill.

Motion agreed to, and Bill referred to a Committee of the Whole later today.

The House resolved itself into a Committee of the Whole on Bills Nos. 1, 2 and 3.

The Committee reported progress.

The House then adjourned at 10.20 o'clock p.m.