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OLD AGE PENSIONS IN BRITISH COLUMBIA

A Review of Trends in Eligibility

by

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II
ABSTRACT

Financial provision for the years of retirement calls for consideration and preparation by every thinking citizen. Knowledge gained from past experience may prove of benefit to planners for the future. Keeping this principle in mind, this thesis has been prepared as a review of the establishment and evolution of the present system of old age pensions in Canada, with details concerning the province of British Columbia.

Information embodied in the thesis was obtained from numerous documents; other than those mentioned in the Bibliography, the Canada Gazette and the British Columbia Gazette should be noted as sources for legislation. Sample cases were obtained from an analysis of the applications for old age pension in British Columbia which were refused during the year 1947.

Review of popular opinions expressed over the years, and discussion of eligibility requirements in 1947 reveals the inadequacy of the present scheme, thus pointing to the necessity of expanding the scope for financial security in old age. All proposals to secure greater coverage entail the establishment of a contributory pension plan.

In the light of ever-changing legislation, and in the absence of any chronological compilation of the provisions made by the British Columbia government for old age pensions, it was felt that an account of the growth of the present system would be of reference value.

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CHAPTER I

ESTABLISHING THE NEED

Early days in British Columbia. First mention of government responsibility. Select Committees. Instigation by labour organizations. 1924 Committee to study question of pensions. B.N.A. Act and Dominion-provincial responsibility. 1925 recommendations. 1926 Bill. Election. Old Age Pension Act passed in British Columbia and Canada.

In 1871 British Columbia became a part of the Dominion of Canada; there were 36,247 inhabitants, mostly prospectors and trappers, in 353,855 square miles of mountain and forest.¹ In the summer months they were scattered throughout the interior, and in the winter were concentrated, with the first few hardy settlers, in the southwestern mainland and in the settlements about Victoria. By 1887 the Canadian Pacific Railway, which was to bring many more settlers, was forged through the mountains to link British Columbia with the life and produce of the rest of Canada. It was paradoxical that British Columbia, as a new province, should have a comparatively old population. It was as true in the early days as nowadays; continued immigration had caused a disproportionate number of older people in the population; in 1891 residents over seventy years of age comprised 1.38 per cent of the population.

Existence for most of the early residents was dependent on the primary industries of fishing, agriculture, mining or lumbering. Thus the number of men grown old in their gamble with life had increased beyond the scope of

¹ Vancouver Island had become a British Colony in 1849.

private philanthropy and benevolent societies, so that, as early as 1893, a real need was recognized in the establishment of the Provincial Home for the Aged and Infirm at Kamloops.

By 1900 Victoria had a "Municipal Old Men's Home for those over sixty who had lived a certain number of years in the city, and a home for old women was partially supported by the municipality. The Friendly Help Society also cared for the aged poor."²

On the mainland there was no provision for the aged poor other than the Provincial Home, for men only, and a temporary provision arranged in local hospitals like the Royal Columbian at New Westminster, St. Luke's Home, or the Sisters' Hospital of St. Paul in Vancouver. Hospital care necessitated a serious physical condition before an aged person could be sheltered. As many elderly people were not in such critical circumstances, but were unable to continue to support themselves in their regular employment, they required a certain amount of aid. This was supplied through the "Destitute, Poor and Sick Fund," dispensed, since 1886, by the Deputy Provincial Secretary. During the year 1910-11 \$14,000.00 was voted for this purpose. "The practice was for a Government Agent, a Member, a physician, the police, or almost anyone to write and request a grant for some needy person. Details were scanty. The Minister himself used to pass on each case. Amounts would usually run about \$10.00 a month ... Circulars were issued to obtain some follow-up report. These were usually returned by the Provincial Police, noted 'No

2 S. D. Clark, The Social Development of Canada, Toronto, University of Toronto Press, 1942, p. 405.

change in circumstances.'"³

The City of Vancouver built an "Old Peoples' Home" in 1913. For many years it was operated as a Home Farm, thus serving a purpose distinct from the hospital which would always be required for a certain proportion of the older members of society.

GROWING RECOGNITION OF NEED FOR PROVISION FOR OLD AGE

During the economic development of Canada, the working-man was subject to many minor periods of depression and prosperity. In British Columbia his precarious position was intensified as employment was subject to drastic seasonal fluctuations. Industrial retirement plans, such as that inaugurated for Canadian Pacific Railway employees in 1903, gave a degree of stability to the post-retirement years of some permanent employees, but these provided for only an extremely small percentage of the working population of Canada.

Through the heavy industrialization of the East and the great tide of immigration from Britain and Europe, British Columbia's population swelled to 392,480 in 1911, of which no less than 72.4 percentage were of British extraction.⁴ Thus it was natural that social and economic philosophies which were the outgrowth of Britain's labour and radical groups, should act as a spark to public opinion. Doubtless interest in events leading to the establishment of a system of non-contributory old age

³ P. Walker, "From these early beginnings," The Bulletin, Department of the Provincial Secretary, Province of British Columbia, Victoria, vol. 3, No. 16, September, 1946, p. 4.

pensions in Britain in 1908, gave rise to the resolution of the National Trades and Labour Congress from their fifth annual convention to the Dominion Government that "a pension fund for aged and disabled workmen be established."⁵

Eastern Canada had met the problem of providing care for the needy for many years through churches, privately sponsored organizations, and well-established municipalities, which were by tradition fitted to this responsibility. There was not the need for as strong an appeal to the provincial heads as was required in British Columbia, where heavy burdens settled on municipalities before private organizations had time to begin to meet the problem. Thus the young British Columbia Government was forced, by circumstances, to assume greater responsibility, and in so doing, it turned naturally to the Dominion for help.

First mention of Dominion responsibility was made in the House of Commons in 1907. The Rt. Hon. Sir Wilfrid Laurier was one of seven members speaking to the resolution that "the subject of improving the condition of the aged, deserving poor, is worthy of, and should receive the early and careful attention of the Government and of Parliament."⁶ The motion was not pressed to a vote for the same reason as ^{was} given to the Trades and Labour Congress that the majority of ministers did not believe that Canada required a system of old age or disability pensions at this time.

⁴ Estimated from figures taken from Canada Year Book, 1914, p. 65.

⁵ Canada, Labour Gazette, May, 1908, p. 1349.

Just a year later a motion was passed that a "Select Committee be appointed to inquire into, and to consider a scheme or schemes, by State aid or otherwise, for making provision for the aged and deserving poor...."⁷ A committee, under the chairmanship of Hon. R. Lemieux, did submit a verbal report to the House. It is significant that a few days after this hearing the Governor General assented to the Old Age Annuities Act, 1908. This Act was primarily passed with a view to encouraging thrift. Payments could be made toward an annual income ranging from \$50 to \$600, which would be available at the age of fifty-five, or later, whenever the annuitant estimated his earning-power would cease. Employers could contribute on behalf of an employee, but, in the event of the latter ceasing employment, no contribution could be transferred, except to the credit of that particular employee. Payments could be made any time from the age of five on, and there were no penalties for lapses in payments. The amount paid in could only be withdrawn in the form of the annuity, or, if the annuitant should die before reaching the age of fifty-five, with three per cent compound interest to the beneficiary. Although not an old age pension by name, this annuity would constitute a limited substitute to those who took advantage of the scheme. Thus a type of contributory pension was made available to Canadian citizens.

There were no further developments until January 1912, when another Select Committee was appointed "to make inquiry into an old age Pension system for Canada...."⁸ Having studied

⁶ Canada, An Old Age Pension System for Canada, Ottawa, King's Printer, 1924, p. 48.

⁷ Ibid., p. 48.

⁸ Loc. cit.

details of the number of aged poor in Canada, and the employee pension schemes adopted by Canadian corporations, the Committee's recommendation in March was that further information in respect to the operation of old age pension systems in other countries be obtained. Non-contributory schemes of New Zealand, Australia, Britain, Denmark, Uruguay and three of the United States were studied, as well as compulsory old age insurance schemes of France, Germany, Italy, Switzerland, Spain, Portugal, Luxembourg, Netherlands, Roumania, Serbia, Sweden and Iceland. The result was presented in a motion on March 4, 1914, "that an old age pension system for Canada should be inaugurated."⁹ This aroused considerable debate. Government policy was finally expressed by the Minister of Finance, as opposed to pensions at this time, for "having regard to all the considerations,... and the obligations that will devolve upon Canada to furnish money for the development of the country..." in its view, "the legislation contemplated by this resolution (was) premature, and in advance of necessity and public opinion."¹⁰

Whether this was true or not, government spokesmen made no further references to provisions for the aged until 1921. Prior to that, the problems of world war, and at its close, civil reestablishment, had been the matters of paramount importance in Parliament.

⁹ Canada, Department of Labour, Old Age Pensions in Canada, Ottawa, King's Printer, 1929, p. 8.

¹⁰ Loc. cit.

GOVERNMENT RESPONSIBILITY

During the war, however, the tide had turned and uncovered a mutual recognition of the responsibility of government and of citizen; the government acknowledged its part in attempting to maintain some equilibrium in society by investigating, through the Department of Labour, possible systems of unemployment insurance and old age pensions. The volume of information accumulated in this investigation was submitted, in 1921, to the executives of the Trades and Labour Congress and the Canadian Manufacturers' Association with the suggestion that they peruse it carefully preparatory to mutual discussion.

Instigated by various labour representatives the British Columbia Legislature went on record on December 1, 1921, "as endorsing the principle of old age pensions, and respectfully directing the attention of the Federal authorities to the desirability of legislation being enacted."¹¹ So in 1922 the Dominion Government again agreed to consider the advisability of devising ways and means for the establishment of a system of old age pensions in Canada. The governments of Nova Scotia and Ontario were also making enquiries into old age pensions.

The problem of providing support at the end of the productive years of life was a live issue of those days, as was further exemplified in a resolution from the Trades and Labour Congress of Canada in September 1923, which pointed out that Canada "remained amongst the few industrial countries that had not yet made provision for the protection of its aged workers."¹² They

recommended a scheme to be administered by the Dominion Government, whereby all citizens without assured incomes of a reasonable amount would receive a pension on reaching a stipulated age, sixty-five being suggested.

In the House of Commons discussion of old age pensions at the time focused on the question of jurisdiction between Dominion and provincial legislatures. On a motion of the Prime Minister, W. L. MacKenzie King, a committee of nine was appointed in April, 1924, to enquire again into a system for Canada. The committee held eight meetings during which they studied the systems which were in operation in England, Australia, New Zealand and other countries; examined witnesses such as representatives from the Trades and Labour Congress of Canada, the Confederation of Catholic Workmen of Canada, Railway Transportation Brotherhoods, the Soldier Settlement Board, and the Social Service Department of the city of Ottawa. Their suggestions were considered in the light of responses to a questionnaire sent to one hundred and thirty-five mayors of cities and towns. Replies from Fernie, Nanaimo, New Westminster, and Vancouver were representative of British Columbia. They reported about one hundred citizens receiving aid from their municipalities, either directly or through institutional care, at an average cost of \$36.00 a month each. With the exception of Fernie, where opinion was divided, all favoured the establishment of a pension scheme.

11 Canada, Labour Gazette (hereafter referred to as LG), January, 1922, p. 2.

12 LG, October, 1923, p. 1092.

From information obtained from these various sources, the 1924 Committee recommended:

"That an old age pension system be established at the earliest possible date for deserving indigent persons of seventy years of age and upwards.

"That applicants for pensions must be British subjects of at least twenty years' residence in Canada, or naturalized subjects of at least fifteen years' naturalization and twenty-five years' residence.

"That the maximum rate of pension of twenty dollars per month, which would be lessened by private income or partial ability to earn, and

"That one-half the amount of pension payable be borne by the Federal Government, the other half by the Provincial Government of such provinces as express by legislation their desire to adopt the system, the cost of administration to be borne by the Provincial Governments."¹³

Having considered the above recommendations, the British Columbia Legislature unanimously carried the following resolution in December of the same year:

"Whereas it is the announced policy of the Federal Liberal Party in Canada that an adequate system of insurance against dependence in old age should be provided in so far as is practical and having regard for Canada's financial position;

"And whereas it is accepted as between the Dominion Government and the Provincial Governments that the Dominion has jurisdiction in respect of questions having to do with health insurance, unemployment, and old age pensions, and the provinces in respect of such other social legislation as may be in the public interest;*

"And whereas the Government of the province of British Columbia passed a 'Mothers' Pensions Act' in the year 1920, and has since been administering it at a cost of approximately \$500,000 per annum;

"And whereas State responsibility in the matter of the proper maintenance of aged citizens has been recognized in Great Britain, Australia, New Zealand, and a number of the nations of the continent of Europe;

¹³ Canada, Old Age Pensions, 1924, p. 4.

* This is an interesting point of view for 1924 in the light of recent difficulties in establishing unemployment and health insurance.

"Therefore, be it resolved, that this House puts itself on record as approving the principle of old age pensions and as being favourable to the enactment of legislation by the Dominion Government bringing the same into effect in Canada at an early date."¹⁴

As any Dominion action would be contingent upon co-operative action on the part of the provinces, Parliament re-appointed the identical committee to examine and "report on the correspondence which had occurred since the last session between the several provincial governments."¹⁵

On this vexed question of responsibility all legislatures referred to the British North America Act. However, welfare obligations had not been imposed definitely on either the provinces or the Dominion. Section 91 gives the Dominion power for the "peace, order and good government of Canada" in relation to matters not exclusively assigned to provinces, and this phrase was sometimes interpreted as "peace, welfare and good government."

But in the main social welfare functions were assumed to be provincial responsibilities akin to jurisdiction over "asylums, charities and eleemosynary institutions in and for the province," "property and civil rights in the province," "municipal institutions in the province," and "generally all matters of a merely local or private nature in the province." On the other hand, "it has been assumed that the Dominion's exclusive jurisdiction over Indians, militia and defence, and over certain phases of public health and its concurrent jurisdiction with the provinces over immigration, implied a limited jurisdiction over social

¹⁴ Canada, Old Age Pensions, 1929, p. 14.

¹⁵ Ibid., p. 9.

welfare."¹⁶

Early in 1925 the Minister of Labour for British Columbia replied to the Committee saying "this matter has been carefully considered by the Government and also by the Provincial Legislature at its last session, and the consensus of opinion is that the matter of old age pensions is one entirely in the sphere of the Federal Parliament and this Government does not concur in the suggestion made by the committee that a portion of the cost of such pensions be borne by the Provincial Crown."¹⁷ Government leaders in Saskatchewan concurred in saying that the measure was entirely in the Federal sphere. Meanwhile the question was still before the legislatures of Alberta, Manitoba, Ontario and Nova Scotia, and Quebec had indicated her inability to consider a pension scheme.

Mr. A. H. Stevens, one of the members from Vancouver, voiced the sentiments of the British Columbia legislature, that considering the negative replies from provincial sources, the Dominion government take full responsibility for the measure, bringing in legislation to that effect at that session. However, the Minister of Labour explained that in the light of expressed opinions a new committee would be necessary to study the problem further.

Correspondence continued to pass between the federal and provincial representatives. The Hon. Mr. John Oliver, at that time Premier of British Columbia, wrote as follows: "Your
17 Canada, Old Age Pensions, 1929, p. 10.

explanation of how the proposed scheme was expected to work certainly tends towards a better understanding. Should the Parliament of Canada pass legislation along the lines suggested in your printed report of last year, I presume the question would then arise as to whether or not the provinces would co-operate."¹⁸

THE BRITISH NORTH AMERICA ACT

In view of the controversial nature of the problem, the new committee sought an authoritative opinion from the Department of Justice. Replying to the question of the authority of Parliament to legislate on old age pensions, the Deputy Minister of Justice was of the opinion that

"this subject does not fall specifically within any of the enumerated subjects given to the Dominion under Section 91 of the British North America Act, but does fall within the subject 'Property and Civil Rights in the Province' committed to the provinces under Section 92. I am of the opinion, therefore, that the subject matter of pensions has been entrusted to the provincial legislatures rather than to Parliament. I do not mean to suggest that Parliament has not the power to legislate upon the subject so as to assist the provinces or to establish an independent voluntary scheme, provided that in either case the legislation does not entrench upon the subject matter of property and civil rights in the province, as for example, by obligating any province or person to contribute to the scheme. The enactment of such legislation would, however, involve the assumption by the Dominion of obligations involving heavy expenditures with regard to a matter which does not fall specifically within the Dominion field of legislation."¹⁹

In June, 1925, the committee presented the following conclusions:

"That if the Dominion Government were to proceed now with a scheme of old age pensions, it would have to be prepared to bear the entire expense;

¹⁸ Canada, Old Age Pensions, 1929, p. 10.

¹⁹ Ibid., p. 11

"That in view of the present financial conditions and heavy taxation of Canada, your committee would not feel warranted at the present moment in recommending such a large additional expenditure annually;

"That this measure of social reform, in the opinion of your committee, is very important,"²⁰ and

referring to the opinion of the Department of Justice,

"That the matter is one coming under the jurisdiction of the province, although open to assistance from the Federal Government."²¹

Therefore the committee recommended that the Government "arrange with the premiers of different provinces for a conference to be held... at which an old age pension system should be given the fullest consideration, with a view to securing co-operative action."²² When Mr. Raymond, Chairman of the committee, brought this report to the House an amendment to the effect that "this report be referred back to the committee with instructions to consider and report back on a purely Federal scheme" was discussed, but was defeated, 139 to 17 votes.²³

The Premiers of the provinces, who had been furnished with copies of the Raymond Committee's report, then met with two representatives of the Federal committee and considered the possibilities of their co-operation in an old age pension scheme. The British Columbia Legislature was unanimous in support of the resolution of December 1925:

"Whereas at its 1924 session this legislature unanimously went on record as approving the principle of old age pensions, and as being in favour of the Dominion Government enacting legislation which will bring the same into effect at an early date;

20 to 23 inclusively, Canada, Old Age Pensions, 1929, p. 11.

"And whereas the Dominion Government has expressed its willingness to co-operate with the provinces in establishing an old age pension scheme;

"Therefore, be it resolved, that this House reaffirms its decision of last year; that the necessary steps be taken to formulate some plan, in conjunction with the Dominion Government, to provide old age pensions; and that the other provinces of the Dominion be requested to take similar action..."²⁴

Indicative of rising public support, an Old Age Pension Association, centered in Toronto, was formed to stimulate public opinion in favour of the system as outlined. Although the officers were closely identified with the trade union movement; it was hoped that other organizations would support the Association as a non-sectarian, non-political body. Active members were enrolled from Canadian citizens fifty or more years of age; a membership fee of \$1.00 was put into a fund which was used for public meetings and furtherance of the work throughout the country.

Labour organizations in the western provinces in particular took active steps to secure provincial and federal co-operation in effecting the committee's recommendations. But the railway brotherhoods, who had already shown their dissent, reaffirmed the opinion put before the 1924 Committee in that they "would be unwilling to exchange their present system for a general one created by Parliament."²⁵

²⁴ Canada, Old Age Pensions, 1929, p. 13.

²⁵ IG, June, 1924, p. 477.

LEGISLATION PROPOSED

Finally, in January, 1926, a Bill was presented to the House of Commons containing provisions for an agreement with any province for quarterly payments to the province of half the net sum paid out by the province for pensions to persons as specified under this Act and in the Regulations. Administration for any pension scheme by a province had to be approved by the Dominion government, and no change could be made without its consent.

As drawn up by the Government, the qualifications turned out to be fairly extensive. Pensions were made available at seventy, not sixty-five as had been argued, to British subjects who had had twenty years' residence in Canada immediately preceding the date of applying for pension. In addition, five years' residence was required in one province before an application could be made to that province for a pension. No Indian could, of course, apply for a pension under a Dominion-provincial administration. Only applicants who could prove that their total income, including the pension, would not exceed \$365 a year would be considered. The maximum pension payable was set at \$240 yearly, subject to reduction by the amount of a pensioner's income in excess of \$125 a year.

In addition, provision was made for the credit to the pension authority of the annual value of a pensioner's residence, the recovery of pension payments from a deceased pensioner's estate,

and for the distribution of the expenditure among the provinces proportionately to a pensioner's residence in more than one province (providing that the provinces concerned came under the scheme). Payment would cease when a pensioner moved outside Canada, but his rights would be revived upon his resuming residence in this country. Provisions were also made for an annual report by the Minister of Finance to Parliament.

The Bill passed the House on May 28, 1926. On being passed to the Senate, however, it was rejected on a vote of 45 to 21. Among the arguments put forward were disagreement with a non-contributory scheme; that state pensions were an invasion into the sphere of family and civic responsibility; that old age pensions were a provincial rather than Federal matter; that the eastern provinces would bear an "undue burden" owing to their larger proportion of aged residents; and stress on the necessity for a definite understanding with all provinces before the Dominion took on commitment.

Pensions did not come to Canada without having first to go to the country. A general election took place shortly after these events. Old age pension policy was one of the primary concerns of every candidate and voter throughout the campaign of the summer of 1926. There was no doubt that some type of pension scheme was needed. Despite the comparatively large amount of life insurance (in average terms) per head of the population, the existence of several industrial and commercial pension schemes, and many efforts of people to build up small savings,

industrialization with its resulting instability of employment made it increasingly difficult for older workers to provide for the years of retirement.

THE OLD AGE PENSION ACT

During the 1926-27 session of the British Columbia Legislature, a Bill similar to that rejected by the Senate was debated at great length. It was urged that "any Bill dealing with old age pensions should be on a sound economic basis, operating with perfect justice between the provinces, while minimizing any encouragement to waste, thriftlessness or dishonesty on the part of potential beneficiaries."²⁶ In addition it was recommended that provision be made for payment of an old age pension in certain cases below the age of seventy, such as to prematurely-aged service men, and for a larger sum than designated in the Bill in cases of certain need. However, when debate was finally adjourned, a Bill similar to that of 1926 was put to the British Columbia House where it was passed in February, 1927, and received Royal Assent on March 7, 1927.

Thus the British Columbia Legislature was actually the first governmental body in Canada to bring an old age pension scheme into force. The Dominion's half of the bargain was completed in Parliament on March 4, approved by the Senate on March 24 (voting 62 to 14), and given Royal Assent on March 31, 1927.

²⁶ IG, April, 1927, p. 383.

CHAPTER II

DEVELOPMENTS, 1927-1947

Dominion-provincial agreement and British Columbia action. Interprovincial Board meetings, 1928 and 1930; Resolutions and amendments. Increased Dominion responsibility. Interprovincial Board, 1937. The Rowell-Sirois Commission. Wartime amendments. The Department of National Health and Welfare. Dominion-provincial proposals. Recent eligibility developments.

The Dominion Minister of Labour visited British Columbia in August, 1927, to clarify some of the administrative aspects of the payment of old age pensions. Agreements reached were subsequently embodied in two Orders in Council. The first outlined the policy by which the Dominion and the Province would share equally the net sum of pensions paid; the second authorized the Workmen's Compensation Board to act as the administrative agency in British Columbia. This Board was already well-established as it had been operating since 1916, and since 1920 had also been administering Mothers' Allowances. The primary regulations were laid down by the Dominion Government.

No time was lost in effecting this long-anticipated public service. The first old age pensions in Canada were paid in British Columbia in September, 1927. By February, 1928, the Attorney-General was able to announce to the British Columbia Legislature that of 3,208 applications received, 2,254 had been granted, and of these 1,435 received the maximum pension of \$240 a year. In other words, approximately thirty per cent of the applications had been refused, while only sixty-three per cent

of those granted pension received the monthly maximum of \$20.

After considerable debate a motion which proved to be of subsequent interest was made by one of the members. This motion referred to the 1927 enactment which conditioned the payment of pensions upon:

"the right of the pension authority to make the interest of any pensioner in his or her dwelling-house subject to be realized upon for the re-payment of the amount of all payments made to such pensioner, together with interest on such payments at the rate of five per cent per annum, compounded annually; and

"the right of the said pension authority to recover out of the estate of any deceased pensioner, as a debt due by the said pensioner to the pension authority, the sum of the payments made to such pensioner, together with interest on such payments at the rate of five per cent per annum, compounded annually."¹

The Assembly recognized the resultant pauperization of all successful applicants, as well as their dependents, and also pointed out that the Act made no provision for the prematurely aged. It was therefore resolved:

"That this Legislative Assembly, endeavouring to represent the just cause of the aged persons of this province and of their dependents, humbly petition the Canadian Government to alter the said Act so as to provide:

- (a) that the dwelling-house of any pensioner shall not be subjected to the re-payment of any amounts paid to such pensioner by said pension authority;
- (b) reduction of the pension age from seventy to sixty-five years;
- (c) that an applicant for a pension shall be entitled to same regardless of such applicant's income up to an amount of at least \$365 per annum; and
- (d) exemption of the estate of a pensioner from re-payments to the pension authority of amounts paid by way of pension in all such cases where such pensioner leaves him surviving ~~him~~ any dependent."²

¹ Canada, Old Age Pensions, 1929, p. 16.

² Ibid., p. 16.

On the query of the Attorney-General as to whether such a resolution could be moved by a private member, the Speaker ruled the resolution out of order, on the ground that it "involved the expenditure of public money and could only be submitted by a member of the Crown."³ The Speaker's ruling however was sustained only by a margin of 24 to 18 votes.

Thus were sown the first seeds of dissention over the severely limiting regulations. This first ill-fated resolution in British Columbia exposed basic ills, some of which have even not yet been removed. In 1928 the need for lowering the age limit was strongly urged at the convention of the Railway Employee's Division of the Trades and Labour Congress to conform with their railway retirement age of sixty-five.

OTHER PROVINCES

Other provincial governments were gradually following the example set by British Columbia. Saskatchewan was brought into the Dominion's scheme, in May 1928, with an administration under an Old Age Pensions Commissioner. By September pensions were being paid in Manitoba through the Workmen's Compensation Board.

Experience under the original regulations revealed a need for discussion amongst administering bodies. An Interprovincial Board, appointed by the Governor in Council, consisting of representatives from the three provinces and the Federal Department of Labour, met in Ottawa in October, 1928, "to interpret and

³ LG, April, 1928, p. 370.

recommend alterations in the Regulations."⁴ Amendments concerning absence from Canada, the calculation of income, and incapacity of pensioners were among those recommended and incorporated in the first revision.⁵

Old age pension legislation was passed for the Northwest Territories in January, 1929. They were looking toward the day when Alberta would be included in the scheme. Pensions could be paid in the Territories as soon as agreements had been made with the two adjoining provinces. In August, 1929, Alberta came into the scheme with a program also administered under a Workmen's Compensation Board. Henceforth pensions could be paid in the Northwest Territories. In Ontario municipalities were authorized to appoint local boards, responsible to a Provincial Board, which began to administer pensions in November, 1929.

Another Interprovincial Board meeting was held in Ottawa in January, 1930, with representatives from the four western provinces and Ontario. One resolution to be considered came from the Canadian Patriotic Fund, requesting that supplementation from their Fund should be possible without jeopardizing the old age pension. The Board advised the Patriotic Fund to seek arrangements with the individual pension authorities concerned. No decision was reached in British Columbia. The Canadian Manufacturers' Association requested that supplementation of an employee's pension to an amount he would otherwise have received from his industrial pension should be allowed. The Association

4 Order in Council 42/1232, s. 32.

5 Order in Council 119/2298.

claimed that it was "discriminating against employers who have industrial pension schemes, and those who have not--both of whom contribute equally to taxation--to reduce an old age pension by the amount of income received from an industrial pension...."⁶ They claimed such a move would discourage the industrial pension movement. However, the Association was informed that procedure such as they suggested would be inconsistent with the Act. The Board merely recommended slight changes in the wording of the income and residence requirements.⁷

Dawn of another year found many more resolutions before representatives of the Dominion Legislature for broadening the pension program. The Trades and Labour Congress voiced most of the current demands in their renewed recommendation that the pension scheme be an entirely federal matter, "so as to ensure equality of treatment to all Canadian citizens irrespective of the province in which they resided."⁸ Quebec and the Maritimes had not, for various reasons, entered the scheme, so that these Canadians had no opportunity of applying for government benefits. The increasing difficulty which young as well as older workers were experiencing in finding employment made a lower age limit appear as a logical solution to part of the trouble. The National Council of Women requested reduction in the age limit for women, by reason of their physical inability to earn a living wage after sixty-five. They also endorsed an amendment to the Nationality Act, so that "a British woman marrying a

⁶ LG, June, 1930, p. 674.

⁷ Order in Council 311/991.

⁸ LG, February, 1931, p. 181.

foreigner would retain her nationality," and further that "a married woman be permitted to take out nationality papers, as a femme seule,"⁹ if she so desired. No action was taken as a result of this legitimate request.

Prince Edward Island, Nova Scotia, New Brunswick and Quebec were slow in entering the scheme, but by 1936 the system was Dominion-wide. The Maritimes had been unable to pay pensions earlier because of the high expense involved in the high proportion of eligible persons, in comparison with other commitments. Representatives of the province of Quebec had been in the same quandary on the score of expense and because of their preference for a contributory system; they completed the round-up of provinces in 1936.

INCREASED DOMINION RESPONSIBILITY

Depression had a blighting effect on provinces as well as individuals, but as in unemployment expenditures, it brought about a larger share of the burden ^{being assumed} by the Dominion. In the expectation of gaining help with the increasing cost of old age pensions, British Columbia amended its original Act to allow for a contribution of more than fifty per cent by the Dominion.¹⁰ In August, 1931, the Dominion did assume seventy-five per cent of the net total paid out in pensions by each province, under the logical proviso that such expenditures be subject to Dominion audit.¹¹ In discussing this amendment, the Prime Minister, Mr. R. B. Bennett, assured the House that this was merely a temporary

9 LG, March, 1931, p. 312.

measure. Pending the taking of the decennial census of 1931, it was intended to obtain information which would enable the necessary actuarial computations for "the whole problem to be considered from the angle of a contributory system."¹² The The Canadian Manufacturers' Association, maintaining their earlier stand, were all behind this proposal for a contributory "all-in" type of system, under which "no distinction is drawn between the poor and non-poor, but both are pensioned provided they contribute."¹³ The Industrial Relations Committee of this Association, having studied the experiences of other countries, and looking beyond the financial aspects alone, were convinced "that the principle of 'selecting the poor' has been proven to be unsound in that it encouraged thriftlessness and fraud, and sapped the spirit of self-reliance and independence which is so essential to the social and political well-being of any community."¹⁴ They maintained that this fact had already been recognized by the majority of countries operating pension schemes.

British Columbia was the scene of two large conventions in the fall of 1931. Both had further suggestions toward improving the effectiveness of the pension system. The Trades and Labour Congress, meeting in Vancouver, called on the Dominion to assume total responsibility for pensions, payable at sixty-five years of age, to any citizen with fifteen years' of residence in

Canada. The Union of Mayors of Canadian Municipalities met in

¹⁰ Statutes of British Columbia, 1931, c. 47.

¹¹ Statutes of Canada, 1931, c. 42.

¹² LG, June, 1931, p. 671

¹³ and ¹⁴ Loc. cit.

Vernon where the constructive opinion was broached that the Government of Canada should be "memoralized to establish reciprocity or nationalization of the residence qualifications of old people so as to entitle them to the benefits of the Act upon furnishing evidence of having resided during the twenty years, prior to application for pension, jointly in Canada or any other part of the British Empire."¹⁵ The suggestion was, in other words, that reciprocal obligations among the commonwealths of the Empire could be arranged on much the same basis as among the provinces.

Despite constant pressure in the form of resolutions such as these from organized groups, no changes were effected during the next six years. Unemployment and farm relief problems in the years of depression demanded the major share of attention by administrators and legislators.

During 1935 the Dominion administration was transferred from the Department of Labour to the Department of Finance. As the Dominion's responsibility lay in audit and supervision, the change was advocated as avoiding duplication of Departmental activities, and as securing necessary centralization of responsibility. This move may also have been attributable to a growing realization that old age pensions were of importance to all classes in Canada, not only to the organized wage earners who had been so instrumental in effecting their beginning. However, this step emphasized the financial rather than welfare significance of pension administration.

¹⁵ LG, October, 1931, p. 1058.

INADEQUACIES REVIEWED PRIOR TO THE WAR

Implementation of the Social Security Act, incorporating old age and widows' pensions, in the United States since 1935 had created a new awareness of possibilities in social legislation. Perhaps it was the general recuperation in economic conditions, or a change in government that precipitated the appointment of a new Interprovincial Board. The most important meeting since the inception of the scheme was held in Ottawa in 1937, with twenty members attending, two from each of the provinces and the Dominion.¹⁶ At this first really critical review, the focus was on the financial nature of the scheme. There was unanimous approval by the conference in recommending that regulations be amended "to assure that no person justly entitled to old age pension should be deprived of any of his rights; to secure greater uniformity and efficiency in administrative policies and practices; and to eliminate abuses and unjustifiable costs."¹⁷ These proposals would appear to have been actuated by a real concern for the needy aged. However, the revised regulations of December, 1937, merely incorporated an annual investigation to ensure eligibility, and a slight change in residence requirements.¹⁸ Great weight was attached by the Conference to the responsibility of the administrative bodies for impressing upon the children of aged parents their duty to support their parents if they were in need, and also for applying the proper degree of care in controlling property from pensioners' estates.

¹⁶ The Hon. Geo. S. Pearson, Minister of Labour, and Mr. E. S. Winn, Chairman of the Workmen's Compensation Board, represented British Columbia at this meeting.

A year later British Columbia's Legislature took another step forward, in the recommendation to the Dominion government that provision be made to cover the medical needs of pensioners. The Canadian Welfare Council, in a report made to the Dominion Government this year, argued that medical attendance should be included along with food, shelter and clothing, as the necessities of life, the maintenance of which was a government responsibility.¹⁹ They also commended the opportunity which a Dominion-wide contributory insurance and savings plan would provide as being the privilege and responsibility of every citizen in a democracy. In addition, Premier Pattullo, reporting on behalf of British Columbia to the Dominion-provincial Conference in 1938, still maintained that responsibility for old age pensions lay with the Dominion, and in general recommended much greater cooperation between Dominion and the provinces in execution of all health and welfare services.

Further resolutions from the Canadian Congress of Labour, the Trades and Labour Congress, the Canadian Federation of Labour, and the Confederation of Catholic Workers were referred to in a petition introduced in the British Columbia Legislature in December, 1938, urging that the age of eligibility for pensioners be reduced to sixty-five at least. The House debated at length on the advantages derived from retiring a larger portion of the older workers, thereby creating more opportunities for the younger generation, in comparison with the

¹⁷ LG, November, 1937, p. 1175.

¹⁸ Order in Council 1/3050.

¹⁹ Canadian Welfare Council, Welfare Services for the Canadian People, Ottawa, Council House, 1938.

disadvantages which would arise from further confusing the ultimate goal of a contributory scheme. The compromise assurance given by the government spokesmen stressed the difficulties encountered in fulfilling the numerous requirements for eligibility under the present regulations, and recommended the modification of these regulations, preparatory to the initiation of a national scheme of compulsory insurance.

Generally western industrialized countries had recognized the hardships arising from the low or intermittent income of many citizens, and the resultant difficulty in their attempts to provide for old age, by the institution of twenty-six national systems of compulsory contributory pensions. Only nine countries depended solely on non-contributory schemes. From a study of these schemes, Dr. A. E. Grauer, in a monograph prepared for the Royal Commission on Dominion-Provincial Relations, concluded that: "Non-contributory pensions have a limited application because the age limit must be fixed quite high if the burden on the national treasury is to be kept within reasonable limits, and

"the need of the aged definitely extends below that limit and will continue to do so because of modern industrial trends."²⁰

When the possibility of reducing the age limit was discussed again during the 1939 session in the House of Commons, the statements made by the Minister of Finance acknowledged the increasing older population of Canada, and the increased cost of pensions

²⁰ A. E. Grauer, Public Assistance and Social Insurance, A Study Prepared for the Royal Commission on Dominion-Provincial Relations, Ottawa, King's Printer, 1939, p. 70.

which was entailed, but no mention was made at this time of the obviously more practical plan of contributory pensions. Only just previously, however, the recommendations had been made by the Rowell-Sirois Commission:

- (1) that, by amending the British North America Act, the Dominion or the provinces be given exclusive jurisdiction over old age pensions, and
- (2) that "the Dominion be given jurisdiction to institute a compulsory system of old age annuities"²¹ to be administered as part of a new Financial Plan.

At the same time the Commission raised "no objection to the continuance of provincial administration of non-contributory pensions, even if a contributory system were established by the Dominion."²² Again, the coast was clear, but no action was taken.

TOWARD POST-WAR YEARS

From 1939 on war diverted the major efforts of the legislators toward matters of more vital urgency to the nation than the old age pension system. Resultant conditions, such as the higher cost of living, the wide prevalence of assigned pay, and opportunities for part-time employment, all necessitated minor changes in pension regulations. The British Columbia Legislature responded to public demand by urging the Dominion to take steps to set up a comprehensive plan of social insurance, but in the meantime to repeal the regulations under the existing Act by which contributions from pensioners' children were considered

²¹ Canada, Recommendations, Royal Commission on Dominion-Provincial Relations, Book II, Ottawa, King's Printer, 1939, p.41.

²² Loc. cit.

in determining the pensioners' income. However such efforts were fruitless.

Labour organizations, even during the war years, continued to press for a higher standard of rates. Early in 1943, representatives from seven of the leading groups in British Columbia collaborated in presenting a brief to the Provincial Government "to reduce the pensionable age to sixty, to increase pensions to \$30 a month, plus cost-of-living bonus, and to pay pensions regardless of the financial standing of the recipients or their relatives."²³ In 1944 the Legislature petitioned the Dominion to amend the Act to raise the maximum pension to \$365 a year, and the allowable income to \$500 a year, and to reduce the age to sixty-five for male applicants, and sixty for females.

Exemption of assigned pay in considering an applicant's income; payment of a cost-of-living bonus; an increased allowable income of \$425 a year; and further relaxation of residence requirements, were amongst amendments eventually effected prior to 1945. Reciprocal agreements regarding payment of cost-of-living bonuses were drawn up by British Columbia and Alberta in 1943 (the bonus having been first paid in 1942), and with Saskatchewan, by a similar arrangement, in 1945.

Responsibility for the administration of pensions was transferred from the Department of Labour to the Department of the Provincial Secretary in British Columbia in March, 1943. A separate Old Age Pension Board was created for administrative

²³ LG, February, 1943, p. 264.

purposes.²⁴ This change was not only necessitated by the increased volume of work, but also by the growing realization of the importance of helping the older citizens of the province meet their social and economic needs. The new philosophy was unquestionably indicative of the trend of every citizen's concern for security. War and depression had demonstrated, only too clearly, the risks to which an individual might be exposed through national or local economic and social disorganization. Public demand was whetted by the popular publication of Beveridge's Social Insurance and Allied Services, a report receiving almost as wide acclaim from Canadians as from the British for whom it was written. A comparable review of the Canadian situation was sponsored by the Government's Advisory Committee on Reconstruction in the Report on Social Security for Canada, by Dr. Leonard Marsh. Among other measures, this Report strongly advocated contributory pensions, to be available generally at sixty-five, and sixty in some cases. British Columbia was highlighted in a comprehensive work written by the former Superintendent of Welfare, Dr. H. M. Cassidy, Social Security and Reconstruction in Canada. That British Columbia was taking an active part in fostering this trend toward progressive social planning was obvious in the expressed determination of its delegation to the Dominion-Provincial Conference of 1945, "to protect British Columbia's high education and social service standards, for ... if any change of standards is to be made, it is that the standards of other provinces will have to be raised to those of British Columbia."²⁵

²⁴ Statutes of British Columbia, 1943, c. 48.

Thus the government aimed at providing the strong leadership necessary to support public demand for adequate services, in relation to the needs and rights of the people.

The Dominion Government signaled a new stage in social recognition in 1945, in creating the Department of National Health and Welfare. The functions of this Department relating to welfare included "the promotion of social security and social welfare of the people of Canada... the preparation and distribution of information on social and industrial conditions affecting the health and lives of the people, and co-operation with provincial authorities with a view to co-ordination of efforts in providing for the social security and welfare of the people of Canada."²⁶ Old age pensions were transferred from the Department of Finance to this new and more logical Department in September, 1945.

It was not until October, 1946, that British Columbia, despite its progressive welfare practices, could boast a department with similar distinctive responsibilities. The British Columbia Department of Health and Welfare was divided into branches under two Deputy Ministers; old age pension administration became one of five divisions in the Social Welfare Branch.

GREEN BOOK PROPOSALS

The promise of this new Department however still remained to be fully realized in the extension of other social security

25 British Columbia, Department of the Provincial Secretary, Bulletin of the Social Assistance Branch, July, 1945, vol. 2, p. 24.

measures. Family Allowances were added to unemployment insurance to give Canada another branch of modern social insurance coverage. A health insurance program was also proposed. The Dominion-Provincial Conference on Reconstruction proposed a National Old Age Pension of \$30 per month, financed and administered by the federal government, to be paid, regardless of means, to every man and woman over seventy, who had had twenty years of residence in Canada since attaining the age of eighteen. The present system, operative under Dominion-provincial agreements, could be extended as assistance to persons of sixty-five to sixty-nine, "in cases of need and in accordance with local conditions and individual circumstances."²⁷ The provincial governments would administer the old age assistance, while the federal government would contribute fifty per cent of the \$30 monthly cost.

Before any changes could be effected it was necessary to call another meeting of the Interprovincial Board. Reconstitution of the Board was necessary as it was almost ten years since their last meeting. With only one exception, each province was represented by the Minister responsible for old age pensions, and the deputy or administrator, at the meeting held in Ottawa in November, 1946.²⁸ Administrative policies and difficulties were considered; regulations were revised, and made public in May, 1947.²⁹ No notable changes were incorporated.

²⁶ Canada, Canada Year Book, 1947, p. 212.

²⁷ Canada, Dominion-Provincial Proposals, Dominion-Provincial Conference on Reconstruction, Ottawa, King's Printer, 1945, p. 38.

²⁸ The Hon. G. S. Pearson, Department of Health and Welfare, and Mr. J. H. Creighton, Chairman, Old Age Pension Board, represented British Columbia.

These new regulations had only been in force these few months when in September the Act was amended, effective retroactively to May 1, 1947.³⁰ A slight easing of eligibility requirements was effected by the new Act. British nationality was no longer requisite. Allowable income was increased to \$600 for a single applicant, and \$1,080 for a married applicant. Residence requirements could be satisfied as before, or by any period equal to twice the aggregate absences from Canada, during the twenty years immediately preceding application. Any amendments to the Act necessitated revision of regulations; for this purpose the Interprovincial Board met again in Ottawa in January, 1948. Its recommendations were incorporated in Regulations published in June, 1948.

Social and economic problems of the post-war period were enhanced by the unity and spirit of conviction which had characterized the men and women of Canada at war. Their objective remained for "high and stable employment and income, and a greater sense of public responsibility for individual economic security and welfare... and for provision, on the basis of small regular payments against large and uncertain individual risks, for such hazards and disabilities as unemployment, sickness, and old age."³¹

Throughout these twenty years, old age pensioners have continued to function, to the best of their individual ability, and

29 See Appendix "A."

30 See Appendix "B."

31 Canada, Dominion-Provincial Proposals, 1945, p. 7.

according to their past experiences, as Canadian citizens. There were 19,297 pensioners (37.8 percent of the population over seventy) in British Columbia in September, 1947; as their numbers have increased, so has their stature in the communities in which they lived. They are not to be overlooked in any account of the development of the old age pension system. Who are in a better position to speak? And they do speak--through The Pensioner--the official organ of the Old Age Pensioners' Organization. The present membership of 11,000 is representative of 29 branches in British Columbia, 25 in Saskatchewan, 9 in Alberta, and 3 in Manitoba and Northern Ontario. The Organization was founded in 1932 by an aged gentleman who "himself was a victim of the harsh conditions governing the granting of pensions to aged citizens."³² The Pensioner, a national monthly, devoted to the interests of Canadian pensioners, has been published in New Westminster, B.C., since October, 1941.³³

Through groups, organized for recreation and companionship, in their homes, and in the budding community centres of British Columbia municipalities such as Vancouver and Prince Rupert, old age pensioners are beginning to receive due recognition as the senior citizens of our nation. The majority no longer regard the pension as charity, but as a right.

³² See Appendix "C."

³³ C. R. Bennetton, editor of The Pensioner, in a letter to the writer, April 5, 1948.

CHAPTER III

ADMINISTRATIVE CHANGES, 1927-1947

Early policy under the Workmen's Compensation Board. The Old Age Pension Board, 1943. Field Service staff of the Social Welfare Branch. The Social Service Division. Dominion-provincial policy.

As soon as British Columbia's Act of March 7, 1927, could be effected after the passage of the Dominion Act of March 31, 1927, definite steps were taken to arrange administrative details for the payment of old age pensions in British Columbia.

The Workmen's Compensation Board, as previously intimated, had "gained the public's confidence as a competent agency,"¹ through the administration of industrial accident benefits since 1916, and mothers' allowances since 1920. Therefore, it seemed reasonable to add old age pensions to its administrative duties. The execution of old age pension affairs was delegated to a special division composed of a Secretary, Mr. R. W. Lane, an Assistant Secretary, Miss E. Sutherland, an investigator, Mrs. P. E. W. Reid, and a clerical staff of six. Mr. Lane, who was the solicitor for the Workmen's Compensation Board, was assigned temporarily to this other position to organize the administrative details.

Applications came automatically from elderly citizens who had followed the development of the scheme through the newspapers
1 H. M. Cassidy, Public Health and Welfare Reorganization,
Toronto, Ryerson Press, 1945, p. 46.

and the preceding election campaign. Instructions were issued to prospective applicants concerning the documents which were necessary to establish proof of age, residence, and nationality, before an application could be considered.

The Labour Gazette of December, 1927, carries a photograph of the first old age pension paid in Canada. It went to Mr. W. H. Derby, a pioneer since 1896 on Vancouver Island. This occasion, in the office of the Government Agent at Alberni, was also marked by the presence of the M.P. for Comox-Alberni, and the M.L.A. for Alberni, who both took part in their respective legislative debates pertaining to old age pensions. Mr. Derby, pensioner number 1 in Canada, died in 1938, at the ripe old age of eighty-five.

To many of the early applicants--pioneer prospectors, loggers and fishermen, as they often were--the technical details of office routine and legal documents were completely foreign. Thus, the administrative staff soon developed the practice of writing away for them, e.g., to secure baptismal information from a parish church, or a statement of age^{such} as might have been given during youthful employment with the British Ministry of Shipping, and so on. The investigator's duty lay in checking documents received, to make sure all information required to prove eligibility was contained in each applicant's file.

WORKMEN'S COMPENSATION BOARD

In theory applications were approved by the Board of three,

Messrs E. S. H. Winn, Chairman, H. B. Gilmour, and Parker Williams, together with the provincial Minister of Labour. However, the Board did not meet at any stated intervals, but only as an accumulation of debatable cases required consideration. Where it was obvious that routine requirements were satisfied the Secretary approved the application. By March 31, 1928, from more than 3,200 application, 2,712 pensions, averaging \$17.43 a month, had been granted.

The next year Miss Sutherland became Secretary, and Mr. H. L. Greenwood, a newcomer to British Columbia, was appointed as Assistant. In 1930 Mr. Greenwood, in turn, became Secretary; he held this position until the close of the Workmen's Compensation regime in 1943. A Chief Clerk was added to the staff in 1929. The number of pensions being handled had so increased by 1937 that the position of Assistant Secretary had to be reopened; it was filled by Mr. E. W. Berry who has remained to this date with the Board.

It was not until 1931 that the volume of work made it necessary for a field investigator to go out from Vancouver to some of the larger municipalities. Then the practice followed was to establish a temporary headquarters; from here a greater number of applications could be handled more effectively than by prolonged letter writing. During these years the Provincial Police rendered invaluable aid by contacting applicants in the most remote corners of the Province. The constables soon became adept at filling out the required forms which were submitted, through

their Inspector, to the Board. Investigators in the field could not have functioned without the splendid cooperation of the police constables who provided their transportation, and, what was even more valuable, a personal introduction to the community and the pensioners. Four investigators and ten clerical workers were required, by 1937, to handle an average of 145 applications a month. By 1943, six investigators and twenty-one clerical workers attended to the administrative details for more than fourteen thousand pensioners in British Columbia.

[DEVELOPING SOCIAL AWARENESS

During the early years of the second Great War, old age pensions in British Columbia came under the public's scrutiny as a result of the rising concern expressed for the welfare and security of all people. Private social agencies, recovering from the onslaught of the depression years, initiated additional services geared to some of the problems peculiar to war conditions, and in so doing uncovered some outstanding gaps in many community services. The public departments, covering mothers' allowances; the dependent, poor and sick; child welfare; medical and hospital services; tuberculosis and venereal diseases, and mental hygiene, had been moulded into an efficient organization under the Director of Welfare. Qualified social workers, drawn from various parts of Canada, helped to set up many of these services.

Aware of the growing need for specialized training and experience in the field of public welfare and human relations,

the University of British Columbia has in the last twenty years contributed a growing quota of professional social workers to the provincial welfare services. Through their training and experience these members of the profession, along with the thinking public, have become more keenly aware of the defects of a legalistic approach towards old age pension eligibility - a probability which was increased when pensions were administered as an auxiliary responsibility of Workmen's Compensation Boards.

These Boards, though efficient, were geared to a rigid interpretation of regulations, and were forced to be primarily concerned with a different kind of claim. Their tendency is "to assess eligibility on relatively hard and fast lines, and then to apply the eligibility schedule strictly". As was pointed out in the Social Security Report, "scaled to different earning levels and to a variety of accident cases, this is less apt to produce harsh results. Scaled to what is supposed to be a minimum and to a need which is relatively equal for all cases, it can only produce inequities". The Report adds that "unfortunately, federal

supervision reinforces these tendencies, through the fact that the old age pension authority on the federal level is located in the Department of Finance. The supervision of provincial administrations consists almost exclusively of audit and financial control, the result being a restrictive influence on provincial administrations which is easily reflected in a repressive attitude towards the applicant."²

In tangible recognition of an enlightened approach to the problem of old age pensions, the Act^(B.C.) was amended, in 1943, to set up a specific Old Age Pension Board, to function as part of the Social Welfare Branch, under the Department of the Provincial Secretary.³

THE OLD AGE PENSION BOARD

The new Board, active from April 1, 1943, consisted of three members, one acting as Chairman. The duties assigned to it, ie., the administration of the Act, consideration of applications, and payment of pensions, were not dissimilar to those of the original Board of 1927. But rather than stressing financial supervision, the aim was "to give as much assistance as possible, where needed, to applicants in making out their applications." and after pensions had been granted, "to extend to those who needed further help as much in the way of follow-up, case-work service, as is feasible."⁴

² L. C. Marsh, Report on Social Security for Canada, Prepared for the Advisory Committee on Reconstruction, Ottawa, King's Printer, 1943, p. 71.

³ Statutes of British Columbia, 1943, c. 31.

Mr. J. H. Creighton, with more than seven years' experience as Superintendent of Welfare, in which office he was responsible, among other things, for the administration of the Mothers' Allowance Act, was appointed Chairman and chief executive officer in charge of administration. Mr. H. L. Greenwood and Mr. C. W. Lundy, successor to Mr. Creighton as Superintendent of Welfare, were the other two members. In November, 1943, after fifteen years' service, Mr. Greenwood resigned from the Board, and Mr. J. A. Ward Bell, who had been active in various administrative capacities in the Province, was appointed. Board meetings were held approximately twice a month, to consider applications for pension for which all requirements had, as far as possible, been met.

Mrs. Reid, who had been the pioneer investigator, now continuing as intake social worker at the Head Office, was in a splendid position to give the new administration the benefit of her years of valuable experience. Three members of the former team of six investigators remained with the staff, but they were transferred to the City of Vancouver Social Service Department. To this Department was delegated responsibility for field work in connection with all pensioners living in Vancouver.

Applications from elsewhere in the Province were channelled through sixty workers of the existing network of the Provincial Field Service staff, throughout the five geographic regions of the Social Welfare Branch. Utilization of these experienced

4 British Columbia, The Administration of the Old Age Pensions Act, 1943-1944, Victoria, King's Printer, 1945, p. 11.

workers meant better service to all concerned. The applicant could enlist the service of a worker in his own district at any time of the year, either by going to the district office, or by requesting a home visit. Each worker, particularly understanding of the community and its resources, would be equally familiar with the social services available throughout the Province and in the urban centres. Thus, too, the Old Age Pension Division was strengthened by making a more comprehensive service available to a larger number of applicants. This scope was further enlarged in 1945 when passage of the Social Assistance Act gave the Old Age Pension Division access to the services of workers in the Municipal Social Service Departments, "as long as standards of assistance and administration equivalent to those required in the Provincial service" were maintained.⁵

SOCIAL SERVICE DIVISION

Integral to the new Board's philosophy in the administration of old age pensions, had been the creation of the Social Service Division. This Division bore the responsibility of coordinating the services of the growing force of field workers with the resources of the Pension Board. Miss Amy B. Edwards, as Supervisor, was charged with the "supervision of case-work services throughout the various districts, and consultation with the social service departments of the larger centres of Vancouver and Victoria."⁶ Miss Edwards had first-hand knowledge of the

⁵ E. W. Griffith, "Our New Department of Health and Welfare," British Columbia's Welfare, Department of Health and Welfare, vol. 3, No. 17, (November, 1946), p. 4.

⁶ British Columbia, The Administration, 1943-1944, p.11..

provincial social services as a result of seven years' experience as Supervisor of the Welfare Field Service.

The rather sketchy Field Service Report that had accompanied applications in the past years was now enlarged to facilitate the function of the Social Service Division, which was primarily concerned with the health, living accommodation, relatives, friends and community interests of the pensioners. An additional, and more detailed, social history outline was suggested for workers submitting an applicant's report. Thus the applicant could be seen as a human being, rather than a number attached to the mass of data found covering facts of residence, family, and income on the application form.⁷ Applications were not considered complete for the Board's decision unless accompanied by a Field Service Report.⁸ The booklet of instructions for completing an application was revised for the applicant's convenience.⁹

As well as being concerned with the pensioner's social adjustment, one of the major efforts of the Social Service Division was toward interpretation, to "clear away a long-standing misapprehension in relation to old age pensions."¹⁰ In this direction the Social Service Division carried the interests of pensioners into community activities through active membership in the local Community Chest and Council (Vancouver), a Committee on the Care of the Aged, and a province-wide Social Service Exchange. The Division has also attempted to facilitate the use of services

7 See Appendix "D."

8 See Appendix "E."

9 See Appendix "F."

10 British Columbia, The Administration, 1946-1947, p. 63.

available to pensioners, for example, by publishing a collection of common questions and answers which have to do with old age pension administration in the Handbook,¹¹ or specific directions as provided on the Medical Identification Card.¹²

Beginning in the Head Office, Miss Edwards has, by introductory conferences, and continuous interest in all details of work, encouraged the members of the clerical staff to see beyond the mechanics of their particular section to the personalities behind the identifying numbers. This is of particular importance to the stenographers who are in actual contact with the applicants and their workers through letters and memoranda. A requisite of the provincial In-service Training Program is a comprehension of the many elements within the Old Age Pension Head Office administration. Workers are given this opportunity during several days spent in observation and discussion of the various administrative sections, under Miss Edwards' guidance.

DEPARTMENT OF HEALTH AND WELFARE

Much of the confusion arising from the diverse responsibilities within the Provincial Secretary's Department, of which old age pensions comprised one division, was dissolved in 1946 by the creation of the Department of Health and Welfare. Under a Deputy Minister of Welfare, old age pensions have now become one of five divisions, along with family services, child welfare, medical services, and boys' and girls' industrial schools.

¹¹ See Appendix "G."

¹² See Appendix "H."

This developing social approach has marked a great step forward and is commendable, but it is questionable whether the basic structure of provision for the inevitable period of old age has kept abreast. In order to form any enlightened opinion it is necessary to understand the scope of the present old age pension system, and also the working of the system as it affects individuals.

However, in any study of individual cases which must be considered on the basis of means, it is necessary to be conscious of possible wider implications, ie., consideration of one application might result in a conclusion which might not merit the approval of the Dominion auditor. If the provincial pension authority were to persist in its conclusion the Dominion might refuse to contribute to the payment of that pension. Therefore, "hope for harmonious and efficient cooperation depends largely on the discovery of clear-cut, objective criteria for measuring the activity--criteria which command agreement by their clarity."¹³

It is possible to pursue regulatory detail too far in the quest for completeness which is unattainable. As Mr. Corry continues in the study just quoted:

"Such criteria are almost impossible to find. The courts have been trying for years to hammer out a definition of 'residence.' They have not succeeded. The best that can be done is to define it relatively to a particular purpose (as has been done for old age pensions), and even then, no amount of imagination can conjure up all the possibilities. The accountants, economists and lawyers all disagree as to the meaning of 'income.' Some of the uncertainty can be cleared up by expanding the definition in great detail. Unfortunately, when detailed information goes beyond a certain point, it causes more confusion than it clarifies.

In defining the standard so as to exclude cases X and Y, case Z may be overlooked and accidentally excluded. But case Z may be the one which obviously ought to be included, and disagreement will then arise over it. Such a disagreement is likely to be sharper because exclusions arising from over-definition are frequently ridiculous. The provincial official reasonably feels that exclusion of this type of case is an injustice; yet the Dominion official is obliged to uphold the regulations as a matter of principle."¹⁴

As is already recognized, and cannot be forgotten, old age pensions on the present means-test basis are governed by regulations!

¹³ J. A. Corry, Difficulties of Divided Jurisdiction, A Study prepared for the Royal Commission on Dominion-Provincial Relations, Ottawa, King's Printer, 1939, p. 30.

¹⁴ Loc. cit.

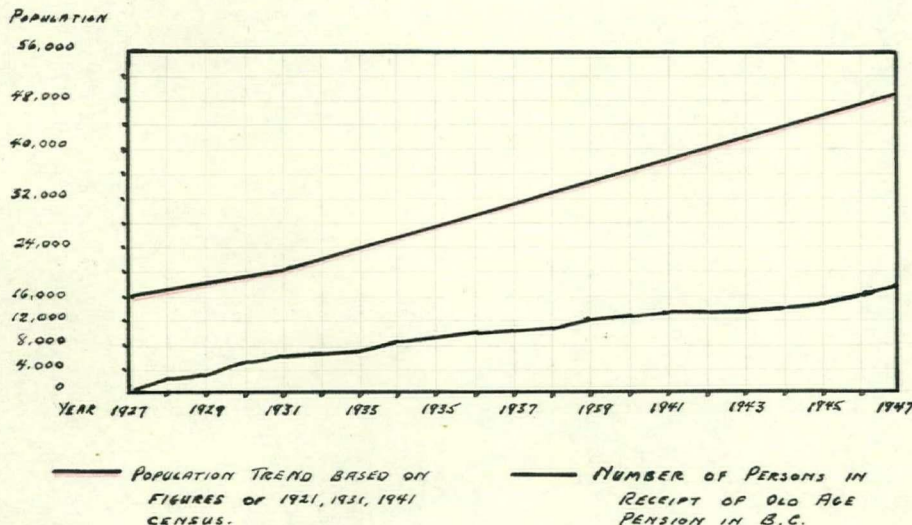
CHAPTER IV

THE NATURE OF ELIGIBILITY

Population trend. Applications considered subject to Dominion audit. Applications refused between 1944 and 1947, and during 1947. Eligibility requirements.

From 1928 to 1947 the percentage of population over seventy years of age in British Columbia had increased from 0.47 to 1.80 respectively. During the same period persons receiving old age pension increased from 22.6 to 35.3 per cent. Graphic presentation of the proportions of old age pensioners to the population over seventy in British Columbia shows this increase very clearly over the twenty year period:

Population in British Columbia over Seventy Years of Age and Old Age Pension Recipients, 1927-1947



1 Canada, Eighth Census of Canada, 1941, Ages of the Population, Ottawa, King's Printer, 1946, p. 48.

2 Figure is based on estimate made from Annual Report of the Social Welfare Branch of the Department of Health and Welfare for the year ended March 31, 1947, p. 72.

The gradual increase in the number of pensioners is brought about by the proportionately increased number of older people in the total population. In 1933, persons over seventy comprised 3.00 per cent of the total population; in 1943 they comprised 4.85 per cent of the total (these years are chosen as indicative as percentages are based on the most recently published census figures). The more marked fluctuations are the result of changing social and economic conditions in the country, such as the war and the depression, and of amendments in the regulations affecting the eligibility of pensioners. The average monthly pension paid to 19,297 British Columbia residents in September, 1947, was \$24.16.

Eligibility for pension is determined by the conditions contained in the Dominion Act and the Regulations which

"indicate the kind of evidence which may be accepted as satisfactory proof of eligibility. The pension authority, established by the province, and responsible to the province, decides upon the application of persons for pension. It applies the regulations to particular cases and makes the substantial decisions. After awarding pensions to X and Y and others, the province makes monthly payments to them. Travelling auditors from the Dominion Department of Finance make a quarterly audit of all payments (to justify their 75 per cent share of the cost). In addition to checking all expenditures, these auditors check the evidence on file respecting each award in order to be satisfied that it is adequate to support the award within the meaning of the Dominion Act and Regulations. It is at once obvious that differences will arise between the Dominion and provincial officials as to the meaning of the regulations. For example, if the only evidence on the record as to the age is the statement of the applicant that he is 70 years of age, the auditors will disallow on the ground that the evidence does not support the award.

"This review of the record is purely formal. They do not go behind the record to inquire into the truth of documents which are satisfactory on their face. Such an

inquiry may be made in particular cases but it is obvious that to do so in every case would be to duplicate and sometimes to be beyond the detailed investigation already made by the provincial officials. Two things are clear. First, the Dominion officials cannot be sure of their own knowledge that the successful applicants are really entitled to pension. Second, they cannot check the correctness of the decisions in which applications for pension have been refused. The Dominion jurisdiction is limited to an audit of payments."³

The Dominion, and therefore the public, must rely on the integrity and industry of the provincial officials in dealing with, and acting upon, evidence which, in turn, determines the payment or refusal of a pension.

APPLICATIONS REFUSED

How many people who actually apply for an old age pension do not, for one reason or another, qualify? This question can be answered by an examination of applications refused at the Old Age Pension Division. Facts and figures on how many more elderly citizens need some type of additional support are open to study. Doubtless there are many, who, knowing the requirements, do not apply as they know they could not qualify for pension; there are others who, despite a growing acceptance of pensions, place a higher value on their independence; there are others such as grandparents, in homes where their children cannot bear to think of their resorting to any type of public aid, and thereby strive to maintain three generations at once, perhaps to the economic and social detriment of them all. Alternately, there are others receiving pension whose families could

³ Corry, Divided Jurisdiction, p. 28.

well afford to support them.

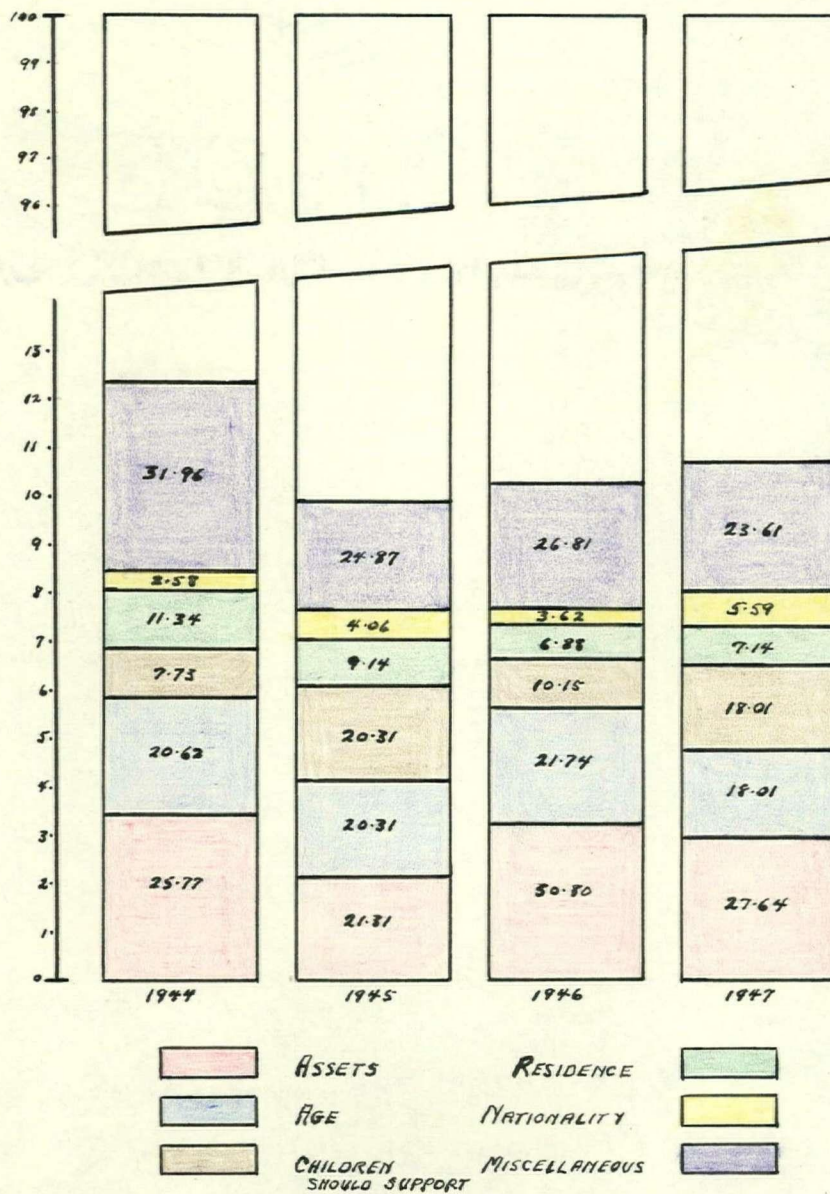
However, it is possible, by a study of the applications submitted to the Old Age Pension Board, and subsequently refused, to gain a comprehensive picture of the mechanisms of the system.

It is interesting to note the comparison between refusals totalling 269, or 5.3 per cent of the applications received in 1947, and an average rate of refusal of 10.7 per cent of the applications received during the years 1944 to 1947.⁴ The reasons the applications were refused over this same period of years can be seen graphically in the following chart:

⁴ The first figure relates to the calendar year 1947, the others being fiscal years (ending March 31).

Figure 2

Percentages of Applications refused, and reasons,
British Columbia, 1944-1947



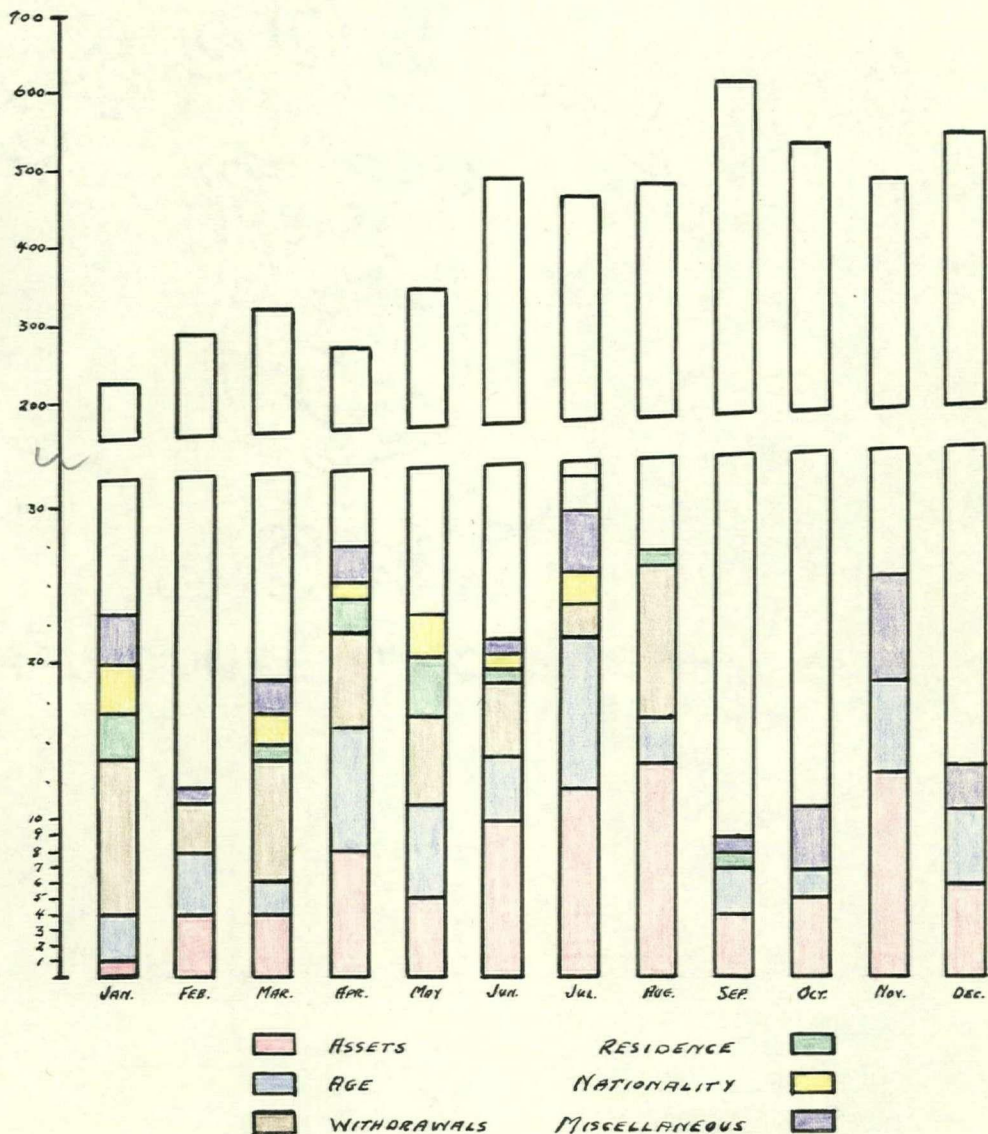
Figures on the face of each segment are the percentages of the total refusals during the year.

Diagram is based on figures taken from the Annual Reports of the Administration of the Old Age Pension Act for the years ending March 31, 1944 to 1947.

Since the Act was amended in September, 1947, to be effective May 1, 1947, it is further enlightening to examine this effect upon applications over the calendar year. The applications received and refused, month by month, during 1947, are interpreted as follows:

Figure 3

Applications for Old Age Pensions Refused
British Columbia, 1947



Figures are derived from a study of records in the Old Age Pension Board.

These graphs represent people. . . To have a real understanding of these figures it is necessary to examine thoroughly their relation to the development of eligibility requirements, and the effects of these requirements on individuals. These will be discussed in succeeding chapters, according to the regulations, determining qualification by age, residence, nationality and income.

Broadly speaking, to be eligible for an old age pension at the beginning of 1947, an applicant was required to prove that he was seventy years old; that he had lived in Canada for the last twenty years; that he was a British subject; and that his total assets were less than \$425 a year.

The number of pensions paid in any non-contributory scheme is dependent on the qualifying regulations, which are necessarily geared to limit the expenditure involved to the income available. Therefore, these factors need to be considered equally along with a decent retirement age in establishing a pension scheme. It would appear likely that the Canadian government chose seventy as the qualifying age because of the heavy liability involved in the payment of pensions. No country sets a later qualifying age, while the majority pay pensions at sixty-five, and some even at sixty.

Determination of responsibility according to proven residence and nationality is a practice derived from the old Poor Law belief that every person belongs to a locality, and no locality should be obliged to provide for one who does not belong

there. As the payment of old age pensions is a responsibility of the people of Canada, we revert to the old custom of requiring proof of that "responsibility" before a pension is paid to any applicant.

An old age pension applicant's income is estimated according to assets, such as private pension; money in the bank, or in securities; real property; board and lodging; etcetera. In addition to the age limit the maximum allowable income is the other major determinant to the number of recipients of a pension scheme. "Every non-contributory pension law requires applicants to prove that their resources are insufficient for their minimum subsistence. No clearly defined principles seem to have been followed in setting the minimum subsistence level implied by income or property limits. The International Labour Conference recommended simply that income limits be fixed with due regard to the minimum cost of living...."⁵

⁵ M. Grant, Social Security, Washington, Social Science Research Council, 1939, p. 36.

CHAPTER V

PROOF OF AGE

Age as a limiting factor. Regulations of 1927, 1932, 1937 and 1947. Applications refused: (a) no available proof, (b) insufficient evidence, and (c) conflicting evidence. Applications proven acceptable at a later date.

"The age at which pensions should become payable cannot be calculated by an objective method. As a guiding principle, the 1932 International Labour Conference recommended, on the basis of opinions submitted by the various governments, that the pensionable age be set at not more than sixty-five years. Opinion on this point tends to change with the economic cycle. During periods of unemployment public sentiment leans toward lowering the eligible age so that more needy old people can qualify for pensions, thereby removing them from the labour market and relieving unemployment among younger workers. The increasing difficulty of older unemployed workers in finding employment is also a factor in many countries."¹ Age is a relative matter too. Some people are old--worn out, physically and mentally--at sixty, while others who have reached seventy-five are as spry and alert as they were at fifty-five. This is just one more reason why a certain flexibility should be possible in determining age limits.

Although the age at which pensions have been paid in Canada has not been changed in twenty years, the accepted methods of

¹ Grant, Social Security, p. 30.

determining age have been slightly modified. Regulations of 1927 specified to the pension authority what documents could be taken as satisfactory proof of age.² A birth certificate, a baptismal certificate, an entry in a family Bible or other genealogical record, or a census return taken more than thirty years before the date of applying for pension, were acceptable, in this order of importance. The original Act allowed for "the Registrar of Vital Statistics or other like officer of a province"³ to provide, without charge, a certificate of the date of the birth of a pensioner; or for the Dominion Bureau of Statistics to supply any information on the subject of the age of a pensioner which might be contained in census returns. The Bureau of Statistics could only be approached for information after the above-mentioned sources had proven fruitless, and by the written consent of the applicant, along with specific identification of the locality at the required date, and an understanding with the pension authority on the confidential nature of the information thus supplied. When no evidence could be obtained, a statutory declaration would be acceptable from any person who had knowledge of the fact of an applicant's age. According to the regulations, the pension authority was not bound to accept the evidence thus laid down, but could accept other evidence "not therein mentioned." However, in the 1932 re-draft this clause was omitted.⁴ Perhaps the fact that the Dominion was, by then, carrying 75 per cent of the financial responsibility in the payment of pensions

² Order in Council 1806.

³ Statutes of Canada, 1927, c. 35, s. 18.

⁴ Order in Council 217.

made the Department of Labour fear that too many of the provincial authorities would "accept other evidence" to secure a pension for which they only bore 25 per cent of the financial responsibility.

Despite a barrage of resolutions from all types of private organizations to lower the age requirements, no change was effected. Pleas for earlier payment of pensions were made in order to fill the gap between the normal worker's span of productivity and the industrial retirement age; to relieve the labour market during depression years; to recognize premature ageing, especially amongst war veterans; or to consider the earlier dependency of self-supporting women.

Stringency in interpretation was re-affirmed in the 1937 regulations in that "the pension authority...shall not be bound to accept any of the certificates, records or other documents mentioned...as satisfactory proof of the age of any applicant, and may require other additional evidence."⁵

SOURCES OF EVIDENCE

Completely revised regulations were issued in May, 1947. In the section concerning proof of age/^{it was provided that} an applicant could submit a birth or baptismal certificate, or if neither were obtainable, any "other documentary evidence that he might have, or have been able to obtain, from which his age might be determined."⁶ If

⁵ Order in Council 1/3050, s. 7, (c).

⁶ Order in Council 1732, s. 6.

satisfied that the applicant was unable to furnish satisfactory evidence as to his age, as provided above, "the pension authority shall endeavour to obtain information from other sources."⁷

School, immigration, naturalization or census records; an age given at the time of marriage, hospitalization, employment, lodge or union membership, or military service, afforded possible sources of evidence.

The same proviso remained in the 1947 regulations that, for the applicant who "alleges he was born in Canada," a request may be put to the Registrar of Vital Statistics in the province concerned, prior to a search of the Dominion Bureau of Statistics records, under the same conditions as mentioned above. But the Bureau of Statistics' quinquennial census records for the years 1916, 1921 and 1926 are only available to persons born outside of Canada. Why, when the information is there, is it not made available, if necessary, to a Canadian citizen as well as to a recent immigrant?

If an application form is submitted, duly completed and signed, but lacking the necessary evidence of age, the pension authority immediately refers the applicant to the nearest office of the Social Welfare Branch, and simultaneously notifies that Branch that this applicant requires aid in completing his application. A "Proof of Age" form has been prepared for the convenience of applicants who cannot produce a birth or baptismal certificate, for their use in exploring other sources.⁸ When

⁷ Order in Council 1732, s. 6.

⁸ See Appendix "e."

the best available evidence has been gathered, the application is submitted for the consideration of the Pension Board.

APPLICATIONS REFUSED IN 1947

Applications totalling fifty-nine, or about one-fifth of those refused during 1947, were judged ineligible under the age requirements of the Act. They fall into four categories, listed in order of severity:

- (a) no available proof,
- (b) insufficient evidence,
- (c) conflicting evidence, and
- (d) evidence establishing eligibility at a later date.

These refusals may be further considered in the following table:

Applicants for Old Age Pension Ineligible according to Age Regulations, 1947

Table 1

Reasons	Men	Women	On S.A. ⁹	Total
Additional evidence required:				
(a) no available proof	2	1	1	3
(b) insufficient evidence	7	2	2	9
(c) conflicting evidence	0	1	0	1
Eligible at a later date:				
(a) during 1947	5	2	2	7
additional evidence found	3	2	0	5
(b) during 1948	9	7	5	16
(c) during 1949 or 1950	12	4	10	16
Applications withdrawn, or applicant died	1	1	0	2
Total Applications ¹⁰	21	38	21	59

⁹ Social Allowance.

¹⁰ Figures derived from count of cases in Old Age Pension Board office, Vancouver, B.C.

Because twenty-one of the fifty-nine applicants refused pension are receiving Social Allowance, it is obvious that everything possible has been, or is being, done to establish their eligibility for the pension. The administrator would be concerned with relieving the municipality of 20 per cent of the financial burden born in the payment of Social Allowance, and lowering the provincial burden to 75 per cent, payable under the Dominion-provincial scheme of old age pensions. Furthermore, as the monthly payment per person under the pension scheme is more generous than that under Social Allowance, the social worker and the applicant would do all in their power to establish eligibility.

NO AVAILABLE PROOF

The three applicants who were unable to produce any evidence of age were born in central European countries. No birth records could be traced. Immigration authorities were unable to verify identifying information, and so on.

Mr. A., born in Hungary in 1863, travelled by ship to New York, and overland to Canada, about 1888. He could not remember the date he landed in New York, nor the name of the ship. A check with Immigration authorities revealed that there were no records kept of persons crossing the International Border at that time. Mr. A. was a transient worker in Canada until going to Alaska in 1928. Now, his memory gone, he is a patient in the Provincial Infirmary in Vancouver. He cannot even supply the

name of an early employer who might have recorded his age some twenty or thirty years ago.

Mrs. B. was born in Russia in 1869. She settled in Saskatchewan in 1917 with her family. Her six children have all made their homes in Canada, and have produced fifteen more Canadian citizens. Mrs. B. lives with a married daughter, her ex-service son-in-law and their three children, in a small house in an interior town. Mrs. B. cannot write English, so her daughter has been corresponding spasmodically with the Old Age Pension Division since 1942. At that time Mrs. B. was refused pension as she had recently come to British Columbia from Saskatchewan, and had not had the required 700 days provincial residence. In 1944, having waited five months for a reply, despite periodic reminders, to a letter requesting answers to fifteen questions dealing with Mrs. B.'s application, the Pension Board automatically closed this case. However, the required answers were eventually submitted, but by 1945 the Board was convinced that there was not sufficient evidence available to establish age, and Mrs. B.'s application was again refused. In 1947 the daughter wrote again, to enquire if the removal of the nationality clause would permit reconsideration of her mother's application. The Board did reconsider, but was forced to reiterate the refusal as no proof of age was available. Social Allowance had been issued to Mrs. B. since January, 1943. The daughter could not afford to care for her mother, to the detriment of her own family, as her mother required a great deal of medical care. The daughter pleaded for

a representative of the Board to visit her bedridden mother, "to see for himself, that she is obviously a very old lady!"

This natural alternative could have been resorted to as of May, 1947, new regulations re-allowed the opportunity for using common-sense discretion in establishing age. "If, after thorough search and enquiry, the pension authority is unable to obtain from the applicant, or elsewhere, sufficient evidence as to his age in accordance with...(the above-mentioned proofs), it may take into account such evidence as it may be able to obtain for the purpose of establishing the age of the applicant."¹¹ Why then could not medical opinion be sought to establish Mrs. B.'s age?

INSUFFICIENT EVIDENCE

Six of the nine applicants who could not supply sufficient evidence of their age were born in Canada. They came from the new as well as the old settlements, one from New Brunswick, one from Quebec, three from Ontario, and one from British Columbia.

Mr. C. was born in Quebec Province in 1860. Quebec's churches, large or small, can usually provide excellent records, but Mr. C.'s old parish church had been destroyed by fire. He had left home at an early age, going to the States where he belonged to the Brotherhood of Railway Trainmen, who had verified his employment in 1892, but had made no record of his age at that time. Mr. C. had married twice, and adopted two children during his years spent in the United States, but his age could

not be established through any records in connection with these ceremonies. Investigation into a period spent in a Maine Hospital sometime between 1907 and 1911 proved fruitless. Perhaps he had changed his name, for emigration and immigration authorities were unable to identify him. Mr. C.'s memory was gone, and he could not supply the social worker with any more definite information. He had lived for more than twenty years in and about a northern B.C. community, and was well-known by many inhabitants. Mr. C. waited on table and was general handy-man about the cook-house of a lumber camp, in return for his board and lodging. He had a little room of his own, off the cook-house, and was determined to look after himself, rather than accept Social Allowance, until it was impossible for him to live otherwise. The local doctor had written to the Pension Board, stating he had examined Mr. C. and believed him to be "at least 75 and probably more." Actually Mr. C. was better off than many, amongst the people and surroundings familiar to him; but to labour for daily bread at the age of eighty-six should be a matter of individual choice, not necessity. This file was sent to the Director of Old Age Pensions in Ottawa for further consideration, but the verdict of "insufficient evidence" was re-confirmed.

There is another old man in the Provincial Infirmary who stated he was born in British Columbia, but had no papers to support his statement. A letter from the Department of National Defence referred to an attested record made in 1917, in service with the Canadian Forestry Corps, in which his year of birth was

given as 1880. A 1930 Marriage Record disclosed a birth-year of 1886, and a 1944 employment record gave a birth-year of 1874. None of these sources would be considered adequate evidence in themselves, but if one had supported the other, evidence would be regarded as established according to that date. The Pension Board did not accept any of these as satisfactory proof of age, and therefore had "no alternative but to place this applicant's name on the ineligible list." Every applicant who is refused on account of inadequate evidence is informed that, if he were to establish further evidence, it would be in order for him to re-apply.

CONFLICTING EVIDENCE

Only one application was turned down during 1947 because documents submitted could not establish any one date of birth. This happened to a Russian woman who could only resort to Immigration and Census records. It was impossible to determine a birth date from the various ages she had given at the times these records were made.

However, it is interesting to know of another applicant who presented a delayed (1943) birth registration of December 10, 1877, in Prince Edward Island. Delayed registrations have only been accepted as the provinces have brought their standards of acceptable evidence up to par with those required by the Old Age Pension Board. The P.E.I. candidate also submitted an 1881 census record, giving his age as two, and an 1891 census record giving his age as eleven, and a 1943 Marriage Certificate giving 11 Order in Council 1732, s. 6, (4).

his age as thirty-two. These four documents undoubtedly represented conflicting birth dates, but the Board considered the earliest record, the 1881 census, as establishing 1878 as the year of birth, thus acknowledging this applicant as eligible for pension in December, 1948.

No matter what age might be chosen to pay pensions, difficulties would be met continually unless official records, such as a birth or baptismal certificate, or a very early census record were available. It is natural to find discrepancies when age is given under varying circumstances throughout life. A middle-aged woman might represent herself as younger than she actually is when signing a marriage register; a man might assume a false age in order to obtain a particular job, to enter a country under immigration requirements, or to enlist for war service. As vital statistics, citizenship, census, and immigration records are kept with more and more efficiency, difficulties in establishing dates of birth will be gradually eliminated.

Of the forty-five applicants who were still ineligible at the end of 1947, sixteen were born in Canada, twenty-nine abroad. Of these, ten of Canadian birth and twenty-two of foreign birth had established eligibility for a future date. Applicants who required additional evidence were six Canadians, and four immigrants. The three who had been unable to supply any evidence were of foreign birth.

Although practice over the preceding twenty years of pension

administration has confined establishing an applicant's age to documentary evidence, the regulations of May, 1947, provide the opportunity to consider such evidence as may be obtainable. An enterprising and discerning Board should be able to see beyond legal documents and old records toward consideration of cases, such as mentioned above, in the light of the individual within his total experience.

A fitting corollary to this chapter would be an acknowledgment of the work done by workers of the Municipal and Provincial Social Welfare Branches, and the staff of the Pension Board, in searching out evidence of age. They meticulously follow up every conceivable clue. If the criticism is sometimes made that too much information is required by the pension authorities, this tenacity becomes an asset to the applicant for whom it is necessary to write innumerable letters requesting confirmation of facts that may be acceptable in establishing proof of age.

RESIDENCE AND NATIONALITY

CHAPTER VI

Residence and responsibility. Regulations of 1927, 1930, 1937, 1939, 1944 and 1947 concerning residence. Examples of applications refused. 1947 amendments. Declaration of Residence. Provincial responsibility. British nationality, 1927-1947. New Act of 1947. Vancouver's scheme for Chinese applicants.

"A minimum period of residence within a country is required by old age pension laws, on the ground that one must have 'contributed' to non-contributory pensions by work done, income spent, and general taxes paid toward the maintenance of the community in order to receive the care provided by it. This requirement has been considered necessary to prevent the wholesale immigration of persons already aged into countries."¹

By the Act of 1927, an applicant must have lived for twenty years in Canada, and for five years in a province before Dominion and provincial governments would accept their respective responsibilities. Since the inception of the Old Age Pension program, it is only in the interpretation of how these periods of twenty and five years that any change has been effected. By the original regulations, an applicant who had lived 4,384 days, approximately twelve years, without an absence of more than 731 consecutive days, within the twenty years immediately prior to the date of application, and had also lived some time in Canada a full twenty years ago, would be considered eligible as far as residence is concerned.

Five years' provincial residence was interpreted as 1,095
¹ Marsh, Social Security, p. 71.

days (actually three years) within the five years immediately prior to the date of application, plus some time before this five-year period. Time spent in Great War service, or employment on ships or trains operating from Canadian head offices, was included as residence in Canada.

Calculations in each case were accepted "in the absence of any evidence to rebut such presumption."² A very convenient loophole was closed when this phrase was omitted from the regulations published in 1930.³

Further discussion of administrative difficulties at the Interprovincial Conference of 1930, led to the decision that any absence of less than a month need not be considered as interrupting previously established residence. Provincial residence clauses were slightly amended to allow for an applicant's moving to another part of Canada after having established eligibility in one province.

According to the argument that by living in a country a certain length of time a citizen may expect a certain amount of security in return, it would "not seem to make a great deal of difference whether the applicant has lived the last twenty years of his life in Canada continuously, or e.g., for two separate ten-year periods, as long as he spends the required amount of time during his constructive working span.... Similarly the

² Order in Council 42/1232, s. 10.

³ Order in Council 311/991, s. 2.

provision regarding provincial residence is a restriction at the expense of the individual applicant, regardless of his merit, for the sake of a particular governmental authority. It is assumed to prevent the movement of aged people to certain parts of the country, thus avoiding the creation of a disproportionate burden in particular areas. It may be doubted whether this endeavour to restrict the mobility of the aged is in any degree effective; and even if it is effective, it is to be doubted whether it is socially sound."⁴

When, by 1937, all the provinces were paying pensions, the importance of labelling the particular province's responsibility decreased somewhat. Regulations had been eased to allow 700 days within five years to suffice to qualify provincial responsibility; and 5,844 days (sixteen years) during twenty years, of which 700 days must have elapsed within two of the years "immediately preceding the date of the proposed commencement of pension,"⁵ plus some time prior to the said twenty years, for qualification. Under this new draft an applicant could have been out of Canada for more than 731 consecutive days during the twenty-year period without being disqualified.

At this time the wife of a man so employed outside the country that his Canadian residence was not interrupted, could also be presumed to have lodged in "that province of Canada in which she was resident immediately before leaving Canada."⁶

⁴ Marsh, Social Security, pp. 71-72.

⁵ Order in Council 1/3050, s. 10.

⁶ Ibid., s. 14.

In 1939 the regulation concerning the twenty years' residence was further amended so that an applicant must have spent 700 days within the last three years, rather than two years, immediately preceding the date of granting pension.⁷

Because there were cases where an applicant "might have been born in Canada and lived in this country for fifty or sixty years,"⁸ but still be ineligible, the regulations were again amended in May, 1944, so that 5,844 days spent in Canada since attaining the age of fifty could constitute the required twenty years.

Application could also be made in any province where the applicant had lived for 700 days during the past five years, regardless of the province in which he may subsequently be residing, either permanently or temporarily.⁹

Referral to figure on page 53 shows the gradual decrease in the number of applicants who were unable to satisfy residence requirements after 1944. Undoubtedly the widening of opportunity to prove residence was the cause of this decline.

APPLICATIONS REFUSED IN 1947

Inability to meet residence requirements barred only thirteen applicants (4.8 per cent of the refusals) from old age pension during 1947. Twelve of these received the Board's decision prior to September when the Act was amended again. These

⁷ Order in Council 2029.

⁸ British Columbia, Administration, 1944-1945, p. 40.

⁹ Order in Council 3376.

rejected applicants were equally divided as to Canadian and foreign birth; they simply had not been in the country long enough, except one Canadian who presented a different type of problem.

"Old Harry" had been an inveterate hobo, travelling about the country in box cars, "shacking up" on the outskirts of towns, taking odd jobs when and where he found them. He could not even remember where he was twenty years ago, far less prove it. His friends had always disappeared in the shuffle of humanity; he knew no "reliable and disinterested person"¹⁰ to whom he might have turned for a Statutory Declaration of the facts of his residence. Having been admitted to the Provincial Infirmary for one short period, he wandered off to his old cranny by the fish wharf. When he was eventually found there, he was quite thankful to return to the care and attention received at the Infirmary. Here he lives, entirely at provincial expense, despite hopes, and interest, on the part of the Infirmary's staff to hear him tell the same story twice, for a clue toward ascertaining facts of residence.

Another Canadian, Mr. D., had been employed from December, 1920, to November, 1931, in the United States. He was advised in June that it would be in order for him to re-apply in November.

Because Mr. D. had spent eleven of his productive years in the United States, was he that much less a Canadian citizen? Should he have been forced to seek further employment, or apply for Social Assistance, even after he had reached the reached the

¹⁰ Order in Council 1732, s. 10.

proverbial four score and ten? This must have been the type of case that precipitated the latest amendment in the residence regulations.

According to the amended Act of September, 1947, an aggregate period of residence in Canada equal to twice the aggregate periods of absences from Canada, during the twenty years preceding application would be considered sufficient to qualify. Mr. D. and one other applicant, who had been refused pension on account of comparatively recent period of employment in the Yukon, were automatically granted pensions under the new Act. Three other applicants, rejected earlier in 1947, completed the sixteen-year period by the normal course of time, and became eligible later in 1947.

Proof of residence during the qualifying periods must be supplied to the pension authority on a "Declaration of Residence" form.¹¹ Applicants usually have old friends who are able to confirm that they have lived in the same province at the same time as the applicant.

COST-OF-LIVING BONUS

Failure to satisfy provincial residence regulations was not the limiting factor in any of the applications refused during 1947. However, this regulation is once more of great financial importance, for it determines which province will be responsible for payment of the cost-of-living bonus. This

¹¹ See Appendix "K."

monthly bonus may vary from \$10 in British Columbia, to \$1.25 on a pension less than \$21.25 in Manitoba, or may not be paid at all. Naturally, this is a matter of extreme importance to the applicant. Again, why should an old age pensioner be discriminated against because of the province in which he is living? Everyone will doubtless agree that the cost-of-living across Canada has risen, regardless of provincial boundaries.

BRITISH NATIONALITY

Until the Act was amended in 1947, an old age pension could only be paid to a person who was, by birth, marriage, or choice, a British subject. This provision may well be questioned.

"There are plentiful illustrations from depression years, of persons of alien citizenship being maintained on relief rolls until they reached seventy years of age, when it became the business of the local relief authority to help the applicant take out his citizenship papers; not for the purpose of showing his pride in Canadian residence, but for the purpose of commercializing his citizenship to the extent of raising his pittance from the relief rates to the old age pension. This surely places a low value on Canadian citizenship. The citizenship provision, moreover, loses all point if it does not restrict effectively. It becomes merely an annoyance, and on these grounds should be removed from the Act."¹² It is not necessary to add anything to this conclusive statement made by Dr. Marsh in his Report on Social Security in 1943.

¹² Marsh, Social Security, p. 72.

When the nationality clause was eventually waived in September, 1947, the thirteen applicants who had been refused pension on this ground should, other circumstances having remained unchanged, have been granted pensions automatically. Although the text of the new Act was not published until September, it was enforceable from May 1, 1947. It would seem logical, in the case of applicants who had been refused pension between May 1 and September 9, that their pensions should have been paid retroactively to May. Such was not the case. These applicants re-applied in September, October and November, as they learned of the change, and their pensions were granted as from the dates of their re-application. Perhaps if the public had been more alert, an issue might have been made of these particular cases. All but one of these applicants had been born in European countries, or the United States. Mrs. E., born in Ontario, had lost her British nationality when she married a Swede. According to the earliest regulations, any widow, having been British prior to her marriage, meeting other requirements, was considered eligible for pension. However, as Mr. E. was still alive, Mrs. E. could not receive a pension.

A discussion of the effect of waiving the British nationality requirement within the old age pension program in British Columbia would be incomplete without some mention of its effect on the older Chinese citizens. Many Chinese men had been the source of the "cheap labour" that had been required in the early development of the Province. Now old and useless, they had

congregated in the larger centres, for the benefits and economies of communal living.

When the eligibility regulation was changed, Vancouver's Chinese community afforded an excellent example of cooperation. In order to complete 180 applications, two special evening meetings were arranged. With members of the Chinese War Veterans' Association acting as interpreters, social workers from the City Social Service Department completed these applications in record time. Immigration records were the only evidence of age available to these applicants. A description of this scheme pointed out that "apart from the monetary benefit to these aged Chinese, we have been assured on good authority that it has done more than that; they feel they are a part of Canada...." Further, "it has bridged the gap of misunderstanding between them and the younger generation who have demonstrated their willingness not only to serve their country in War, but their community in Peace."¹³

That nationality was a bar founded on technicality rather than need can be appreciated from the fact that six of the thirteen applicants rejected during 1947 were receiving social allowance until old age pension was granted. Actually never more than six per cent of the refusals applied to applicants who did not possess British nationality. These people all completed formal applications. It is a matter for conjecture, as to how many more never went so far as to fill out a form, since, aware

¹³ R. F. Astbury, "O-4," British Columbia's Welfare, Department of Health and Welfare, November, 1947, p. 14.

of the nationality clause, they knew their application could not be accepted.

Further, it can well be understood that British nationality is not logical as a requirement additional to Canadian residence regulations. If an individual has lived for more than twenty years in this country, and still has not been moved to acknowledge citizenship, retaining that citizenship as a requisite to qualification for old age pension would seem to imply a purely low monetary value, rather than ideals of loyalty and cooperation toward Canadian nationality.

CHAPTER VII

ALLOWABLE INCOME

Income according to regulations of 1927, 1930, 1937 and 1947. Cash--contributions from children, assigned pay, War Veterans' Allowance, cash and securities. Kind--board and lodging, property, personal and real. Transfer of property. Claims on pensioners' estates.

Old age pensions in Canada are paid on a "means test" basis. This reputation is a direct outgrowth of the stringent regulations which have determined the calculation of an applicant's income. Requirements governing age, residence and nationality are more readily accepted by prospective applicants than those limiting payment to certain low income groups.

In 1927 the total maximum income allowed a recipient of old age pension in Canada was \$365 a year. The maximum pension paid was \$240 a year; thus a pensioner could receive \$125 a year from other sources. There was no change until 1943 when the maximum pension payable was raised to \$300, allowing the balance of \$65 a year receivable as private income.¹ This amendment had not meant any over-all improvement in benefits allowed, except to the completely destitute pensioner, but rather a reduction in many of the pensions paid because of some other income amounting to more than \$65 a year. As experience revealed the fallacy of this amendment the total allowable income was increased in May, 1944, to \$425, reverting the allowance from private sources to \$125 a year.²

1 Order in Council 6367, s. 1.

2 Order in Council 3377, s. 1 and s. 8.

Practice in Canada has followed the general trend whereby

"means tests were formerly very severe and virtually required an applicant to prove himself completely destitute and without relatives to support him.... The amounts of income and property an applicant is permitted to have and still qualify for an old-age pension have been increased in several countries in periods of rising prices and living costs. Similarly during periods of depression and low tax receipts, these limits have been lowered to decrease or at least to prevent rapid increases in the number of pensioners. In general the trend has been to liberalize considerably the maximum income allowed. The results of this policy are seen in the increasing numbers of persons qualifying for pensions, and in the steadily rising costs of pension payments."³

As the age requirement has not been changed, it is obvious that the trend toward higher allowable income has accounted for the increasing number of persons becoming eligible for pension.

The new Act of 1947 provided for an allowable income of \$600 a year to a single person, and \$1,080 to a married applicant.

As the maximum pension payable in British Columbia at this time was \$30 a month, plus \$10 cost-of-living bonus, only \$120 was allowed from private sources before the single person's pension was reduced accordingly.

When an applicant was one of a married couple, his income was taken as half of the sum of their respective incomes, "calculated as in the Act and these Regulations provided, receivable by each of them separately."⁴ This provision was made in the earliest regulations and has been maintained ever since.

These monetary amounts are clear enough. Many arguments may be founded on the adequacy of the amounts, but they would

³ Grant, Social Security, p. 36.

⁴ Order in Council 1732, s. 19, (1).

entail a separate study. The limits are determined by the Dominion and provincial estimates of expenditure for the purpose of old age pensions, which in turn are determined by popular demand, political expediency, and calculations on the assets and liabilities involved.

However, it is in the calculation of what is considered income that changes have been effected. Originally, income was determined as consisting of the full value of annuity received from an applicant's negotiable assets, or five per cent of the assessed value, exclusive of encumbrances, of real property; and five per cent of the cash value of personal property. This meant that if, for example, an applicant had been fortunate enough to make some provision for this time of dependency by providing himself with a Government Annuity of \$10 a month, and land and a house assessed at \$600, and personal property, such as furniture for a three-roomed cottage, valued at \$300, and clothing valued at \$100, his annual income would be estimated as \$50 plus \$120 from the Annuity. Actually he would only have had the \$10 a month for all living expenses, as well as taxes and upkeep. If he sold all his property, except clothing, his living expenses would be, at the least, doubled; then, when his capital had dwindled to \$125 he could expect to receive the maximum pension of \$20 a month, making a total of \$30 a month for all costs of board, lodging and incidentals, such as medical expenses, keeping his \$125 for funeral expenses. Such was the grim outlook for an applicant for old age pension who would actually be considered to

be better situated than many.

To determine income according to the 1930 regulations, account was to be taken of the following:

- "(a) annuity calculated according to its value;
- (b) real property at the rate of five per cent of the assessed value thereof, exclusive of encumbrances;
- (c) the amount of the annuity purchasable by the personal property of the pensioner after making due allowance for reasonable household furniture;
- (d) salary, wages, or other means of livelihood, whether in money or in kind, which the pensioner may reasonably be expected to receive"

as the most usual methods, but the administration may use "such other methods as may be deemed equitable."⁵

There were no changes in this method of determining income until 1947, except that the 1937 regulations set \$250 as maximum allowed in value of cash, securities or personal property before calculations could be based according to the Canadian Government Annuity rate. Other provisions governing transfer of property and claims against pensioners' estates will be discussed later.

In order to make the presentation of these different categories of income more meaningful, they will be differentiated by cash or kind. "Cash" is self-explanatory. "Kind" may include board, lodging, and property, both real and personal.

INCOME IN CASH

Other pension, allowance, or earnings were naturally

⁵ Order in Council 311/991, s. 6.

considered as income. Any information given had to be confirmed, in writing, from the source, e.g., an employer would be asked to supply a statement of the amounts paid during the twelve months prior to application, insurance companies or business concerns would be asked to verify private pensions, etcetera. If an applicant had been employed within the year prior to applying, he must also submit a statement covering any anticipated earnings. Such earnings would also be considered in computing income.

It would appear completely logical to count earnings of an applicant who, meeting all other requirements for old age pension, chose to continue working, but the logic is questionable when the earnings of the spouse are the disqualifying factor. Applicants' or spouses' earnings accounted for 23.5 per cent of the refusals on account of income during 1947. Of these 17 out of 21 were attributed to earnings by the applicant's spouse.

Such was the case of Mr. F. He was 72, Mrs. F. was 46. They had five sons, ranging from 19 to 9 years of age. During the past few years Mr. F. had not been well enough to work steadily, and Mrs. F. had had to take a job to support the family. Although Mr. F. managed to tend the little vegetable garden surrounding their five-roomed house, he was keenly conscious of the notion that his wife was trying to "get rid of him," because he was even unable to contribute to his own support. Relations were strained between the couple. The eldest son, a merchant seaman, had contributed about \$200 to the household during the last year. When, in the process of completing the application, the social

worker approached Mrs. F., the latter was quick to point out that it was impossible for any couple with four growing boys to meet existing living costs on \$1,080 a year (\$90 a month), even excluding family allowances! Therefore, as long as Mrs. F. earned as much as \$595 a year Mr. F. could not receive the maximum pension. The fact remained that both Mr. and Mrs. F. were unhappy over this inadequacy. The socially-minded Board would be amongst the first to condemn any factor leading to disruption in an established home, but, in a case such as Mr. F.'s they could make no exception to the regulations.

Admittedly Mr. F. would be considered better off than many old men; he had a wife and children who would, by nature, be expected to care for him if necessary. Although he had been self-supporting by manual labour all his life, he had made no provision for his old age in his early working days, and during his later working days had had to put all his earnings into the every-day living expenses of his family. But because Mr. F. had acquired the reciprocal benefits and responsibility of a family later in life than usual, should he be denied the privilege of some sort of financial security when he was no longer able to support himself by his own efforts?

CONTRIBUTIONS FROM CHILDREN

Contributions from children were not specifically mentioned as a source of income until 1937.⁶ Officials at the Interprovincial Conference that year had unanimously agreed that "the

⁶ Order in Council 1/3050, s. 17, (a) (iv).

provincial governments should be requested to co-operate in an effort to check the growing tendency on the part of younger persons well able to support their parents to shift their responsibilities onto the State."⁷ Therefore the pension authority required a statement from each child, confirming the contribution, if any, that he would make toward his parent's support. Wherever there were children an application could not be submitted for the Board's consideration until such statements had been obtained by the applicant, or, with the latter's approval, by the pension authority. In 1940 the Parents' Maintenance Act was amended so that "the Workmen's Compensation Board, or any person authorized by it,"⁸ might lay a complaint on behalf of an applicant against a child who might reasonably be expected to contribute but had failed to do so. The Board in British Columbia never took advantage of this extremity.

At first the policy in British Columbia was to make "fairly substantial demands on the children of applicants."⁹ Later a definite scale was adopted whereby:

- "(1) a single child was exempt \$1,100 a year, plus amount paid in income tax, before being expected to contribute to the parent's support,
- (2) a married daughter was entirely exempt, except where she had an income independent of her husband's, and
- (3) a married son living with his wife was exempt \$1,800, plus amount paid in income tax, plus \$300 for each dependent child."¹⁰

In 1944 these exemptions were increased to \$1,200 and \$2,100 for single and married sons respectively.

⁷ LG, November, 1937, p. 1175.

⁸ Statutes of British Columbia, 1940, s. 38.

⁹ British Columbia, Administration, 1943-1944, p. 13.

From 1944 to 1947 approximately 14 per cent of applications refused were in view of real or estimated contributions from children. Only one application was refused during 1947 when the Board considered eight sons and one daughter, all well-established in life, as able to support their mother. However, as from May, 1947, when "contributions other than for ordinary maintenance to pensioners who require special care"¹¹ were no longer to be considered in calculating income, this applicant was granted full pension.

ADDITIONAL ASSETS

During the war many parents were assigned pay, to be held in trust for their children. An amendment of March, 1942, allowed that such pay assigned by a member of Canada's active naval, military or air forces be excluded in calculating income, unless an applicant was simultaneously receiving dependent's allowance.¹² The following month the cost-of-living bonus paid by British Columbia government was deemed exclusive of the maximum income (\$300) allowed at that time.¹³

Mothers Allowances; Family Allowances; direct relief paid by a municipality or province, or both; and casual gifts of small value were excluded along with the above-mentioned exceptions in the calculation of income by regulations published in May, 1947.¹⁴

10 British Columbia, Administration, 1943-1944, p. 13.

11 Order in Council 1732, s. 16 (g).

12 Order in Council 14/2057.

13 Order in Council 9/3183.

14 Order in Council 1732, s. 16.

Until payment of the War Veterans' Allowance was brought up to a par with the Old Age Pension many applicants received partial support from this source, but had to appeal to the latter scheme for additional income in order to meet living expenses.

Five applications were withdrawn, at the applicants' request, during 1947, when the Allowance was increased.¹⁵ After May, 1947, receipt of any allowance under the War Veterans' Allowance Act became a bar to eligibility. Only two applications were turned down for this reason. It is enlightening to know that when these two applicants were refused, both were receiving reduced Allowances as they had failed to report changes in their economic status through employment in recent years.

Money or securities held in any chartered bank account, safety deposit box, post office savings account, or other institution are also regarded as income. The applicant is, and always has been, required to make this information available to the pension authority, by producing the original securities, or authorizing a bank or institution to make a statement of the applicant's holdings to the pension authority. A special form has been drawn up for the purpose of this authorization. Income is calculated by the amount of Canadian Government Annuity purchasable with the applicant's cash and securities, taken at current market value, in excess of a sum not exceeding \$250.

Not all refusals were entirely disappointing. Mr. G. had securities worth more than \$5,000. It was pointed out to him

¹⁵ Statutes of Canada, 1946, c. 75.

that he could invest that amount in an immediate Canadian Government Annuity which could bring him an annual income of about \$612, i.e. more than he would get from a pension. He would still have the opportunity of leaving, by will, any unused capital to his son and two grandchildren. When first informed that he was ineligible for pension Mr. G. was most resentful, but after considering the above suggestion he saw it merited further enquiry.

INCOME IN KIND

In British Columbia free board and/or lodging is considered as income in kind; free board is estimated at \$120, and free lodging at \$60 a year. It is quite true that an applicant who does not have to meet these general expenses is much better off than one who does, and therefore it is not improper to make an allowance for such advantages. No definite mention of such provision, however, is placed in the Act or Regulations.

As previously indicated, income has also been estimated on real and personal property. Until 1947 income was calculated as the amount of Annuity purchasable by the value receivable from an applicant's personal property, after due allowance (not exceeding \$250 in value) had been made for reasonable clothing and household furniture. By the regulations amended in 1947 the possible Annuity which could be paid from value of personal property must be calculated as procurable at the age of seventy, regardless of the applicant's age. Only personal property exceeding \$250 in value was still to be considered. If an

applicant should fail to purchase an immediate Canadian Government Annuity with the income calculated, according to regulations, from his personal property, or from cash or securities, the amount payable under any such annuity "shall be considered as annual income during the life of the pensioner."¹⁶ This proviso was also maintained in the regulations published in 1947.

Calculations on real property have continued to be based on five per cent of the assessed value, exclusive of encumbrances.

After 1932 the market value was to be considered if it should prove the more equitable standard.¹⁷ By regulations published in 1937, net income from real property was to be considered if it should in turn exceed five per cent of the assessed value or the market value, exclusive of encumbrances, of course.

The latest regulations provided that, in the case of property used exclusively as the applicant's residence, income be estimated as an amount that, in the pension authority's opinion, was a fair equivalent to the amount that the pensioner might reasonably have expected to pay for rent, deducting costs of maintenance, other than the payment of principal on a mortgage or agreement of sale. If the property was not used exclusively as the applicant's residence, income was to be calculated as the net revenue that is, or might reasonably be, derived from such property, allowing for deductions mentioned in the preceding sentence. Of the applicants refused pension during 1947, as ineligible by income in excess of the maximum allowed, only

¹⁶ Order in Council 1/3050, s. 17 (b).

¹⁷ Order in Council 217, s. 18 (b).

6.74 per cent were found to have had estimates based on the value of their real property.

Three men requested that their applications be withdrawn as they had sold their property and intended to live, as long as possible, off the proceeds. It would be interesting to know whether they had discovered the effect their property holdings had on their pension, or whether they had merely decided to have a "last fling." Such action, of course, is entirely within the letter of the law. But, when the money is all spent, it would be comparatively simple to get the pension. How sound is it to countenance such a possibility? Although it would be against democratic principles to attempt to legislate how a citizen should spend his money, this might well be regarded as legislation encouraging unwarranted expenditure.

TRANSFER OF PROPERTY

At the inception of the pension system any transfer of property effected during the five-year period prior to application was automatically considered "to have been made for the purpose of qualifying for a pension." Income was calculated as though such a transfer had never taken place. By 1937 an applicant was given the opportunity to present any evidence available so that the pension authority could decide whether or not the transfer had been made in order to qualify. If the pension authority believed a transfer had been effected so as to qualify, they could refuse further consideration until that property, or another piece of similar value, had been re-transferred to the

applicant, or they could consider the annuity derivable from such property as the applicant's rightful income, and thereby perhaps pay a reduced pension. Another alternative was to defer payment of a pension until the applicant's equity had been exhausted by \$365 a year for a single person, or one living alone, and \$730 for a married applicant.

By 1943 the fallacious practice of penalizing old people who had succeeded in attaining some security for their days of dependency was recognized by the British Columbia pension authority when property which yielded an estimated income of less than \$365 was no longer considered to have been transferred for the purpose of qualifying for pension. This exception was increased to equal the maximum allowable income, \$425, in 1944. Similarly the rate at which the pension authority calculated the reduction in an applicant's equity in property was increased to \$425 a year.

Only transfers exceeding \$500 in value were considered after the 1947 regulations were published. There were no other changes other than allowing these calculations to be based on the rate of \$600, rather than \$425, a year. In total, four applications were refused in 1947 because of recent property transactions. These four applicants were living with their children to whom their property had been transferred. Mrs. H., a widow, represented a typical case. She had transferred her property, assessed value \$6,580, market value \$10,000, to her son for a consideration of \$1. This was the family homestead. Her son had continued to farm the land since her husband's death ten years ago. Mrs.

H. had no money to pay taxes, and she considered it right that the property be in her son's name. She had continued to make her home with her son, his wife and their children. Her application was refused on the basis of the possible income estimated from the value of the property she had recently transferred. It was suggested to Mrs. H. that she have the property re-conveyed to her before further consideration be given her application. If Mrs. H. had done so, and then re-applied she would not have been eligible for pension as her total estimated income (five per cent of \$10,000 would equal \$500, plus \$180 for board and lodging) would exceed \$600!

It is obvious that Mrs. H. could not meet her personal living expenses from the land itself. She could have charged her son rent for the land and the house, and so derive money for maintenance and taxes; however, the son, in turn, could then charge his mother for room and board. Such actions would be against all natural family principles. If Mr. and Mrs. H. had prepared for such a predicament, by saving small amounts gleaned from the profits of each season, gradually but consistently, over the years, Mrs. H. would not have found herself in old age dependent on land alone.

APPLICATIONS WITHDRAWN

Applications withdrawn by applicants' request, 68 in number, were counted under "Miscellaneous" in the figure in Chapter IV. Withdrawals were for various reasons, such as: work obtained, 19; refusal to supply information, 6; spouse received increased War Veterans' Allowance, 5; no reason given, 15; etcetera.

Mrs. J. is another case. She withdrew her application and attempted to live on a superannuation of \$27 a month, left after her husband's death in 1945. She had since used all her savings for extra living expenses before she applied for the pension, but on hearing that "the pension people would step in and take her property" she asked that her application be withdrawn. In time Mrs. J. was assured that unless she willed an estate of more than \$2,000 it was not the practice of the Board to make any claim. However, if no will was made, the Board would make a claim as circumstances justified.

By the original Act the pension authority could have claimed against any estate, as a debt due by the pensioner, the sum of all pensions paid, plus five per cent interest, compounded annually. Exceptions were considered in the case of an estate passing to another pensioner, or to any person who had contributed regularly to the deceased pensioner's support during the three years preceding his death. However, old age pension policy has developed toward greater leniency in claims on pensioner's estates. In this study we can only be concerned with the incidence of cases, comparatively few, such as Mrs. J.'s, when the course of the application has been affected by ignorance, or misunderstanding, of the existing regulations.

CHAPTER VIII

TRENDS TOWARD GREATER COVERAGE

Discussion and review of eligibility requirements; Intention of 1931. Experience in the United States and other countries. Dominion-provincial recommendations, 1939. Government and private publications dealing with security in old age--Marsh, Cassidy, Whitton. Dominion Proposals, 1945. Canadian Welfare Council. Importance of the problem. A proposal.

There can be no doubt that this review of regulations governing eligibility for old age pension reveals a gradual lessening in the stringency which has resulted in a proportionate widening of the scope of the system. Referral to Figure 1 will confirm the fact that the increase in the number of pensioners over the years 1927-1947 is much greater than the increase in the aged population. Yet popular demand persists for greater coverage, namely a higher pension at a lower age.

Is there not some wisdom in this demand? The Canadian Government itself with the "Greenbook" proposals has recognized that "the age limit of seventy, although convenient as a dividing line with respect to the payment of any kind of universal old age pension, is nevertheless too high in a number of cases of actual need."¹ Of nine countries in the world dependent solely on non-contributory systems for payment of old age pensions, in 1939, only Canada and the Irish Free State paid at seventy rather than sixty-five. Reviewing the picture of "forty or more systems of old age assistance--contributory and non-contributory" which were effective in 1943, Dr. Marsh in the Social Security Report

¹ Canada, Dominion Proposals, 1945, p. 37.

concluded that the evidence "clearly shows that the generally accepted view as to the proper age when consideration should be given to retirement from work and provision of security is sixty-five for men and sixty for women."²

It is of course necessary to ask whether it is wise to pension off men and women merely because of age, when they are still vigorous and desirous of work. In a study carried out at Harvard University it was found "in a large group of subjects ranging from six to seventy-five years that striking differences existed between individuals in the same age groups, while less extreme differences than would be expected were observed between the younger and older subjects.... Functional age, or the ability to perform efficiently the task involved, should be the important factor in employing an older man, not his chronological age."³ It is rather startling to know that the article from which this passage is quoted is concerned with the "older worker," the man "over forty-five!" Indiscriminate and arbitrary shelving of men and women merely for age inflicts a great loss upon society and the individual. Moreover, "it is utter nonsense to say that men and women over forty have undergone so marked a decline in essential mental abilities that as a group they are no longer employable in most trades. In a thirty-year-old, inefficiency is merely inefficiency. In a sixty-year-old, it is senility. A young fool is a fool. But when he has lived a long time, he is no longer a fool. He is old."⁴

² Marsh, Social Security, p. 73.

³ LG, September, 1947, p. 1253.

This factor was also acknowledged in the Marsh Report where it was pointed out that "with declining birth rates and increasingly aged populations, we should use all the working forces we can muster to carry the burden of maintaining the economy of the country on a high level. Security maintenance is essential only for those who have genuinely exhausted, through age or other reasons, their employment possibilities. To the extent that workers are retired at sixty or sixty-five when they still have useful working years ahead of them, the country is being wasteful of its resources. Lacking any compensation in increased technical productivity, this might have to be reflected in lower benefits for those genuinely retired, along with heavier burdens for the younger working generation."⁵ It is well known that the Beveridge Report placed a great deal of emphasis on proposals to overcome just such a situation. Thus wisdom would appear to lie in establishing a lower age limit to meet normal demands, but allowing for postponement, if desired, with bonus benefits available on a sliding scale, dependent on the period of postponement. In addition there should be provision for benefits to be paid to those who, for one reason or another, have become permanently unemployable before reaching the accepted age limit.

Regulations governing eligibility by residence are, since 1947, quite logical in their requirements, for it is generally accepted that some basic period of residence is required before a person should benefit from any country's social programs. This

⁴ G. Lawton, ed., "Ageing Mental Abilities and their Preservation," New Goals for Old Age, New York, Columbia University Press, 1943, p. 29.

is consistent with other facts. Nationality has rightly been deleted as a requirement to eligibility. Children are no longer expected to contribute to a parent's support.

PHILOSOPHY OF THRIFT

In a general discussion of non-contributory pension systems Margaret Grant of the Social Science Research Council observed that "measuring the private means of an old-age pension applicant is far from simple inasmuch as 'means' usually include all real and personal property owned and any regular income received.... Not only have the amounts of income and property allowed an applicant without disqualification been increased, but most pension laws now provide that certain amounts or kinds of income and property allowed an applicant are to be entirely disregarded in reckoning that applicant's means. These exemptions have been introduced largely to meet the criticism that non-contributory pensions penalize individual thrift. The early means test requiring virtual destitution often appeared to discourage the poor from attempting to save. As long as means tests insist that all possible income be counted scrupulously in fixing the pension amount, the person who in the past had been able to accumulate small savings was in no sense better off than the person who had saved nothing.... Small savings which alone may seem useless become worthwhile when they can be added to instead of subtracted from a pension."⁶

⁵ Marsh, Social Security, p. 73.

⁶ Grant, Social Security, pp. 32-34.

This argument, which may still be upheld to-day, was aptly represented as long ago as 1871, when, in a discussion of practices prevailing under the English Poor Law system, two individuals, Robinson and Smith, fellow workmen, were described:

"They earn the same wages, they have the same number of people dependent on them, and they consequently have the same opportunity for saving. Robinson is extremely prudent, and does everything in his power to set aside some provision for his old age. By dint of constant thrift he is able, when he is too old to work, to secure for himself an annuity of 5s. a week. Smith never makes the slightest effort to save, but spends every shilling he can spare at the public-house. When the time comes that he is too old for work he finds himself penniless, and at once applies to the parish for maintenance. The parochial authorities, perhaps thinking it more economical, or possibly from a feeling of mistaken kindness, do not require the man to enter the workhouse, but make him an allowance in money and bread, amounting to 5s. a week. Robinson, hearing of this, naturally thinks it extremely hard that he should not obtain some assistance from the rates. He is able to urge this claim upon the local authorities: My fellow-workman, Smith, and I have had the same chances in life; you give him 5s. a week; if you will only grant me less than half this sum, say 2s. a week, my life will be made much more comfortable. I shall be able to have better food, and in the winter to use more fuel, and wear warmer clothes. The authorities reply: You, Robinson, are the possessor of an annuity of 5s. a week; this is just sufficient to maintain you; and it is our duty to render assistance only to those who have not sufficient to live upon. Robinson may reply: You give me nothing because I have made an effort to do something for myself; you give my fellow-workman an amount equal to that which I have been able to save, because he has spent every spare shilling at the public-house. It is impossible to gainsay the truth of this conclusion; the example just quoted represents no imaginary case; thousands like it are occurring, and must occur every day, under our present Poor Law system, for by it the improvident are rewarded, the thrifty are sent away empty."⁷

Social security plans in Britain have abolished all this at last, after two generations of stress and education. It is to our

shame that our Old Age Pension system retains still this

⁷ H. Fawcett, Pauperism: Its Causes and Remedies, London, MacMillan Company, 1871, pp. 33-34.

penalization of thrift.

What happened to the "temporary measure" of 1931 when the Dominion assumed 75 per cent of the financial burden for pensions paid? At that time it was stated that a national contributory scheme, available to every Canadian worker, was only withheld from consideration pending computations based on the 1931 census figures. Rt. Hon. W. L. MacKenzie King pointed out that in view of this considerable increase in responsibility, and of the ultimate intention to assume 100 per cent of the responsibility, the time was opportune to amend the British North America Act, "to give the Federal Government the right without delay to administer the entire old age pension law."⁸ Prime Minister Bennett did not see that the Act needed to be amended to assume 75 per cent of the responsibility, and meanwhile assured the House "that the whole problem was being considered from the angle of a contributory system, predicated upon an actuarial valuation of the liabilities involved."⁹ Today the most active proponents of better social security are advocating a straightforward amendment of the British North America Act, to permit national contributory old age pensions, and such an amendment might well be offered as election policy.

Nevertheless, Dominion government policy has not extended beyond the "temporary measure" of 1931. The only developments indicated for the old age pension system in the Speech from the Throne to the House of Commons in 1947 was the intention to

⁸ LG, July, 1931, p. 861.

⁹ Loc. cit.

modify the Act and certain of the eligibility requirements, such as already noted. This comparative stagnation is difficult to understand, especially in view of the experience of other countries and the recommendations of many citizens and associations in Canada who are in a position to evaluate the national situation. In 1939, twenty-six countries had compulsory contributory old age pension systems, six more had compulsory contributory schemes of limited coverage, and in every case, except the United States, the state contributed substantially to the fund. Only nine countries depended solely on non-contributory schemes.

EXPERIENCE IN OTHER COUNTRIES

The American scheme provided for contributions based on a percentage of wages. British and other schemes were based on flat rate contributions by employee, employer, and the state, irrespective of wages received. However, the American system was administered nationally because: (1) it would have been difficult to bring all the states under the scheme simultaneously, and (2) accounting difficulties would have been too numerous in the cases of individuals who had lived in many states. A program of grants-in-aid was administered to the states to cover the large number of needy aged who had been unemployable or, as part-time workers, unable to accumulate a reserve sufficient to meet their needs after sixty-five.

In the review made at the time of the Dominion-Provincial

Relations conference, two conclusions stood out clearly from the experience of the various nations:

"that non-contributory pensions have a limited application, because the age limit must be fixed quite high if the burden on the national treasury is to be kept within reasonable limits; and

"that the need of the aged definitely extends below that limit and will continue to do so because of modern industrial trends.

The experience of Canada confirms both these conclusions. Regarding the first, no country has a higher age level...and the cost of old age pensions for this country is rapidly becoming a serious one."¹⁰ In addition, there is no question that the problem of old age is "nation-wide in scope; there is nothing to gain and a lot to lose by having nine duplicating systems with the necessity of complicated rules for establishing residence, and for transferring from one system to another."¹¹

These were some of the considerations before this conference in 1939. They also recognized that administration under the joint responsibility of the Dominion and the provinces has been far from satisfactory.

1939 CONFERENCE RECOMMENDATIONS

The Conference wished to recommend a compulsory system of old age annuities (as a financial preliminary before introducing compulsory old age insurance). They realized that the establishment of such a system could not be left to the provinces as "only

the Dominion could institute a system which would be administered
¹⁰ Grauer, Public Assistance and Social Insurance, p. 70.
¹¹ Ibid., p. 72.

tively simple, which would not interfere with the free movement of labour, which could impose burdens on industry equally irrespective of provincial boundaries (and likewise on labour), and which could be integrated with the tax system as a whole, so as to prevent imposing unfair taxation on either industry or labour."¹² Therefore, the recommendation was that the Dominion be given jurisdiction to institute a compulsory old age annuity system. The possibility of grafting this compulsory system onto the existing Dominion Government Annuity scheme was also broached. The Conference had no objection to provinces administering their own non-contributory pensions.

The bone of contention is that amendment to the British North America Act is required to give the Dominion unqualified responsibility in old age pension legislation. It must be remembered that this Act was "framed in an era when social welfare was a relatively minor function of government. In 1867 over eighty per cent of the population was rural, living in farm-village communities. In such a society mass unemployment and mass destitution were unknown; welfare problems consisted in caring for weak or unfortunate individuals rather than for large dependent groups. The care of the individual was a function of the family, which, because of its economic self-sufficiency, was ordinarily competent to carry the load, as well as to meet the economic vicissitudes of the family group as a whole. When the immediate family group failed, relatives, neighbours, private

¹² Canada, Recommendations, 1939, p. 41.

charity, or religious organizations, could be relied on for assistance. The welfare activities of the state were limited to occasional assistance in the form of poor relief by municipal or local authorities, and to regulation of private charitable organizations."¹³

Naturally over a period of seventy years times had changed so that "the proportion of old people in the nation had increased because of a falling birth rate, the slowing down of immigration, the continuous emigration of able-bodied workers to the United States, and increased life expectancy. Meantime, self-sufficiency of the family group was declining. Combined with this was the indirect influence of the War (1914-18). The death and permanent injury during the War of so many able-bodied workers tended in the years following to leave to the state an increasing number of needy aged who would otherwise have been supported by their sons."¹⁴ Urbanization and specialization in labour were accompanied by a host of social problems, inconceivable in 1867. Why not change the B.N.A. Act so that the country's legislation might meet the needs of the times?

In 1940 the B.N.A. Act had been amended to establish a national system of unemployment insurance, but no action was taken toward extending jurisdiction to cover dependency in old age. Social welfare programs were over-shadowed by the all-important war effort from 1939 to 1945. However, opinions and plans, which

¹³ Canada, Recommendations, 1939, p. 16.

¹⁴ Ibid., p. 17.

had been fermenting in minds, acutely conscious and concerned for Canada's social security, were published.

MARSH REPORT, 1943

In the Report on Social Security for Canada, sometimes called the "Canadian Beveridge Plan," prepared for the Dominion Government's Advisory Committee on Reconstruction, Dr. Leonard Marsh included old age as one of the "universal risks" to be met by social insurance. Dr. Marsh believed that effective social planning required:

- (1) "awareness of associated and comparable contingencies, e.g., similarities and transitions between disability and old age....,
- (2) recognition of the essential unities of social security, to fit together all the branches of social insurance and social provision in such a way that they support each other, and work together as a coherent administration," and
- (3) realization that social security systems are primarily designed to lay the foundation of a social minimum."¹⁵

After consideration of present benefits, the current trend, and the above-mentioned standards, Dr. Marsh recommended a national system of old age insurance, available to all gainfully occupied persons, payable at a standard rate (\$30 a month, single; \$45 a month, married), at ages sixty-five for men, and sixty for women. There is no doubt that higher rates would be recommended today, in the light of the great rise of prices since the war. The Dominion would administer the insurance, as well as contribute jointly with the insured persons. The existing system of non-contributory old age pensions would also be liberalized and
¹⁵ Marsh, Social Security, pp. 17-18.

continued, to supplement the insurance scheme. This insurance could act as a nucleus to which private and industrial pensions might be added. Suggestions for coverage, during the transition from the non-contributory to the insurance scheme, were made by adjustment according to:

- (a) age, by limiting availability of the insurance to persons who can contribute for at least a given period, eg., ten years;
- (b) qualified benefit, by providing subsidies with which to cover all persons immediately, and then proportionately according to contribution; or
- (c) qualified contribution, as practiced in New Zealand, with exemption from contributing rather than payment based on means testing.

DR. CASSIDY'S PLAN

Dr. Cassidy who was Director of British Columbia's Social Welfare Branch from 1934 to 1939 published, in his Public Health and Welfare Reorganization, his belief that there could be "no sharp and clear delimitation of jurisdiction over the subject matter of social security...but, the Dominion government must be concerned with the whole programme, and so must the provinces and the local authorities.... The key to success would be agreement that there must be partnership between the three levels of government in operating the system...."¹⁶ Therefore, Dr. Cassidy recommended a nationally administered "comprehensive system of social insurance. This would cover the great bulk of the population, including farmers and other self-employed persons and would offer them partial protection, through cash benefits,

¹⁶ Cassidy, Health and Welfare Reorganization, p. 456.

against losses of earnings incidental to unemployment, sickness, disability from industrial accident or other cause, maternity, superannuation, and death of the breadwinner. It would be financed by contributions from insured persons, the federal government, and employers."¹⁷ Dr. Cassidy firmly believed that "partnership regarding social security could really be achieved in Canada." Dominion leadership in setting standards, supervision, and financial aid would enable the provinces and municipalities to work together to "place Canada in the list of those nations that make generous provision for human welfare."¹⁸

DR. WHITTON

Dr. Charlotte Whitton, first Director of the Canadian Welfare Council, as a citizen familiar with the broad practical aspects of Canadian welfare services, was commissioned by the Progressive-Conservative Party to analyze current proposals and plans applicable or comparable to the Canadian scene. Care of the aged, infirm, and chronically ill persons was, in her view, a "social utility" which--together with other services such as provision for child care, education, and protection; health services for all; and low-cost housing--would be expanded to allow a higher and more stable standard of living for every citizen. These services were considered dependent on the chances for a good living (involving the home, work opportunities, and national and community services), rather than on a mathematical computation of a social minimum for a worker and his family. Dr.

¹⁷ Cassidy, Health and Welfare Reorganization, p. 20.

¹⁸ Ibid., p. 457.

Whitton, however, advocated a variation in the standard type of contributory insurance for the payment of benefits under contract to cover predictable contingencies, and the exigencies of life. This scheme which would be similar to a "compulsory savings or reserves plan" would be administered by a Dominion Insurance Board. She also stressed the need for other utilities, and for the retention of some social assistance services, "to provide for those gaps which occur in any system."¹⁹ In order of importance in development Dr. Whitton placed the social utilities first, improved social assistance second, and social insurance last.

DOMINION PROPOSALS, 1945

Dominion and provincial governments' aims for the post-war years were published in the Proposals of the Government of Canada in 1945. Current demand was for "high and stable employment and income, and a greater sense of public responsibility for individual economic security and welfare."²⁰ The consideration of the Conference was toward health insurance, unemployment assistance and national old age pensions, designed to fill three main gaps in the Dominion-provincial scheme, and which, combined with other health and welfare measures already administered by federal and provincial governments, would "give Canadians a system of social welfare which would meet the main needs of our whole population."²¹ To meet the problem of old age in Canada, it was proposed to institute a system of National Old Age Pensions, \$30 a

¹⁹ National Resources Planning Board, After the War--Toward Security, cited in Whitton, The Dawn of Ampler Life, Toronto, The MacMillan Company Ltd., 1943, p. 38.

month, financed and administered by the federal government, paid to every Canadian over seventy years of age. The proposal included Dominion-provincial Old Age Assistance, administered under Dominion-provincial agreements similar to those existing under the present system (except the Dominion would only contribute 50 per cent of the cost up to \$30 a month), and payable according to need to persons from sixty-five to sixty-nine years of age. Regulations governing payments under the latter system would be similar to those presently in force.

CANADIAN WELFARE COUNCIL RECOMMENDATIONS

The Canadian Welfare Council commended "characteristics of the Dominion's proposals toward a national policy of reconstruction,"²² but did not agree that "the proposed plan would give to Canada a fully satisfactory programme of old age security." The Council had long advocated the adoption of "a national system of Old Age Insurance, supplemented by provincially administered schemes of Old Age Assistance, as the essential elements of a full plan of economic security for the aged."²³ Contributions from employed persons, gainfully occupied persons, and the government would "yield benefits (either graded or flat rate) as a matter of right to those who retire from active work, men at sixty-five and women at sixty, or even lower."²⁴ The Dominion and the provinces could finance Assistance for aged men and

²⁰ Canada, Dominion Proposals, p. 7.

²¹ Ibid., p. 27.

²² Canadian Welfare Council, Dominion-Provincial Relations and Social Security, Ottawa, Council House, 1946, p. 2.

²³ Ibid., p. 5.

²⁴ Ibid., p. 6.

women not covered by Insurance. Assistance would remain under provincial administration. The Canadian Welfare Council expected that the Old Age Insurance and Assistance schemes would be part of a "comprehensive national system of social security for Canada involving a three-way partnership between the Dominion, the provinces, and the local governments, integrated with the work of private agencies...but the actual administration of a great range of the social services...would be in the hands of the provinces and the local governments. The decentralization of administration would give to the Canadian people the greatest possible guarantee of reasonable flexibility in the various programmes and of adaptation to the local and regional needs."²⁵

THE PRESENT TREND

"In 1941 one person out of every twenty-five in Canada was seventy or more; in 1971 (on the basis of present estimates, and ignoring the unknown factors) one person in every fourteen or fifteen will be seventy or more. These facts themselves indicate the importance of the problem of providing adequately for our older citizens in any social security plan that we may devise for our country."²⁶ Contributory to this rather alarming trend is the comparatively low birth rate and increased life expectancy. "At the time of Cicero the life expectancy of a Roman child at birth was twenty-three years. By 1850 the life expectancy of the people of the New England states had risen to forty years.

To-day in Canada, and among the Anglo-Saxon people of North

²⁵ Canadian Welfare Council, Dominion-Provincial Relations,

²⁶ Canada, Dominion Proposals, p. 36.

America, life expectancy has risen to sixty-three plus...."²⁷
It is actually 63.0 years for males, and 66.3 years for females.²⁸

"In Canada, to-day, (1947) 40 per cent of those over seventy are now on pension and there are 210,000 old age pensioners in the country as a whole. In British Columbia we have 35.37 per cent of our people over seventy on pension. In some provinces this figure is as high as 60 per cent on pension. The yearly cost of these pensions is about sixty million dollars, and it is rapidly going up. No doubt many of you have heard the slogan that the Old Age groups are using now--'Fifty at sixty'--meaning a pension of \$50 a month at sixty years of age. If we were to give that it would cost us today \$786,500,000 a year. If the present trend keeps up, if the population continues to grow older, and if we continue to give more and more assistance, it is conceivable the day will come when 40 per cent of the population will be working to support 60 per cent."²⁹

With the financial burden of our non-contributory old age pensions growing heavier and heavier each year, surely the wisdom of the governmental proposal to pay a pension, regardless of need, to every citizen over seventy, and assistance (financed equally between the federal and provincial governments) according to need, to citizens over sixty-five, is questionable. All the recommendations as outlined herein have been for some type of

²⁷ J. H. Creighton, Chairman, Panel Discussion, "New Developments in the Care of the Aged," Vancouver, December 1, 1947.

²⁸ Canada, Canada Year Book, 1947, p. 160.

²⁹ Creighton, Vancouver, December 1, 1947.

insurance to which the government, workers, and in one case the employer, would contribute. Maintenance of a scheme of assistance similar to our present system was also recommended by all writers, but only as a supplementary service available to those who did not come under the insurance scheme.

The present governmental policy allows for the absorption of more and more "unearned income" into general taxes. A large portion of this unearned income might well include savings for the rainy day, or for retirement. Industry is paying higher and higher wages. As the economic structure changes toward a more equitable distribution of wealth, the self-supporting "middle-class" citizens become more and more numerous, yet cost-of-living is so high that many workers can not possibly see beyond day-to-day expenses toward the years of retirement.

"The democracies have realized that if they are to survive, 'freedom from want' has to be made real for the ordinary man. In their social security plans they propose to achieve it by two re-distributions of income, one horizontal, the other longitudinal. The horizontal movement is one between income levels in the community so that 'all will have bread before any has cake' or at least, all will have bread. The longitudinal distribution will take place during the lifetime of the wage earner. By the method of compulsory savings (aided by the state) he will become a participant in a state reserve fund against the contingencies of life which will surely, or probably, overtake him. The two devices provide a workable machinery for the achievement of the end." 30

Considering the inadequacies of the present system of old age pensions, and the liabilities of the future, it would appear that some type of contributory pensions will be necessary for adequate provision for the aged in our society.

30 S. K. Jaffery, "Social Security: The Beveridge and Marsh Reports," Canadian Journal of Economic and Political Science, Toronto, University of Toronto Press, November, 1943, vol. IX, No. 4, pp. 590-591.

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EXTRA

Vol. LXXXI



THE CANADA GAZETTE

PART II

STATUTORY ORDERS AND REGULATIONS

OTTAWA, THURSDAY, MAY 15, 1947

SOR/47-452

The Old Age Pensions Regulations

P.C. 1732

AT THE GOVERNMENT HOUSE AT OTTAWA

THURSDAY, the 1st day of May, 1947.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL

His Excellency the Governor General in Council, on the recommendation of the Minister of National Health and Welfare and with the approval of The Treasury Board given on the 25th April, 1947, and pursuant to the provisions of the Old Age Pensions Act, Chapter 156, Revised Statutes of Canada, 1927, is pleased to make the annexed "The Old Age Pensions Regulations" and they are hereby made and established in substitution for regulations under the said Act established by Order in Council of the 9th December, 1937 (P.C. 1/3050).

A. D. P. HEENEY,

Clerk of the Privy Council.

REGULATIONS

Part I

OLD AGE PENSIONS

Short Title

1. These Regulations may be cited as The Old Age Pensions Regulations.

Interpretation

2. (1) In these Regulations, unless the context otherwise requires,
- (a) "Act" means the Old Age Pensions Act;
 - (b) "application" means application for a pension in the form prescribed by the pension authority and as required by these Regulations;
 - (c) "applicant" means a person who is resident in Canada and who makes application for a pension, and who, in the case of an applicant for an old age pension, alleges that he has reached the age of sixty-nine years and six months, or, in the case of an applicant for a pension in respect of blindness, alleges that he has reached the age of thirty-nine years and six months and that he is blind;
 - (d) "lodge" means to be present in person;
 - (e) "Minister" means the Minister charged with the administration of the Act;
 - (f) "self-contained domestic establishment" means a dwelling house, apartment, or other place of residence in which the applicant or his dependant ordinarily sleeps and has his meals and which contains at least one bedroom;
 - (g) "widower" or "widow" includes a divorced person and a married person, who, in the opinion of the pension authority, is living separate and apart from his or her spouse.
- (2) The expressions "widower" or "widow", for the purpose of the Act, shall have the same meaning as in these Regulations.

Provision as to Notices

3. (1) Any notice or other document required or authorized to be sent or delivered for the purpose of these Regulations shall be in writing.

(2) Any notice or other document required or authorized to be sent or delivered to any person by the pension authority for the purpose of these Regulations shall be deemed to be duly sent or delivered at the time at which the notice or document is posted to that person at his ordinary address.

Application

4. (1) Application shall be made by delivering or mailing to the pension authority or person authorized by the pension authority to receive applications, an application completed by the applicant or, where the pension authority is satisfied that the applicant is unable to complete the application on account of physical infirmity or mental illness or for any other valid reason, completed by some responsible person on behalf of the applicant.

(2) Without restricting the right of the pension authority to prescribe the form or contents of an application, an application shall state:

- (a) the full name of the applicant including, in the case of a married woman, her full maiden name, and, in the case of an applicant who has changed his name, the name before such change was made;
- (b) the present address of the applicant, place and date of birth (including the place and date of birth of the spouse) and place or places of residence during the twenty years preceding the date of application;
- (c) particulars as to the sex and marital status of the applicant including, in the case of an applicant who is married, whether such applicant is living with his or her spouse;
- (d) occupation, income and means of subsistence of the applicant and spouse;
- (e) nationality (including nationality of spouse) and, if naturalized the date of naturalization; and
- (f) particulars of any real or personal property owned by the applicant or spouse at the date of application, and particulars of any personal property exceeding the total value of five hundred dollars and of any real property which the applicant or spouse transferred to any person or persons within the five years preceding the date of application.

(3) The application shall be supported by a statutory declaration of the applicant or person making application on behalf of the applicant to the effect that all the statements in the application are true to the best of his knowledge and belief and that no information required to be given has been concealed or omitted.

(4) Every pension authority shall supply, without charge, a form of application to any person who desires to make an application and, if so requested, shall give all information and assistance in completing the application; such form of application shall include a quotation of subsections five and six of this section.

(5) No person shall knowingly obtain or receive a pension that he is not under the Act and these Regulations authorized to obtain or receive and no person shall knowingly aid or abet another person to obtain or receive a pension that such other person is not under the Act and these Regulations authorized to obtain or receive.

(6) Every person who violates subsection five of this section is guilty of an offence and liable on summary conviction to a fine not exceeding fifty dollars or to imprisonment for a term not exceeding three months or to both such fine and imprisonment.

Investigation of Claims

5. (1) The pension authority shall, in respect of each application, cause an investigation to be made into the facts and circumstances as therein set out and such other matters as may be necessary to determine the eligibility of the applicant for a pension and, if the applicant is so eligible and such investigation was made not sooner than three months before the date of the proposed commencement of the pension, shall determine the rate of pension payable and shall thereupon approve the application accordingly.

(2) Where an application has been so approved and a pension is being paid, the pension authority shall, each year during the lifetime of the pensioner, cause an investigation to be made into the circumstances of the pensioner and the use to which the pension is being put to determine whether such pensioner continues to be eligible for pension and the amount thereof.

(3) Before altering the rate of pension being paid to the pensioner or before suspending or reinstating a pension which has been suspended, the pension authority shall cause an investigation to be made into the circumstances of the pensioner; provided that in any individual case the pension authority may, in lieu of such investigation, make such inquiry and obtain such information as it deems adequate.

(4) The reports of any investigation shall be filed with the application and shall be available at any time for inspection by officials of the Government of Canada.

(5) An investigation required by this section shall be made by an investigator in the employ of the pension authority or the provincial government or by any other agency recommended by the pension authority and approved by the Minister, and such investigator or a representative of such agency shall, in the course of such investigation, personally interview the applicant or pensioner as the case may be.

(6) All applications and accompanying documents received by any person other than the pension authority shall be forwarded to the pension authority and no person other than the pension authority shall have the power to approve or reject any application or to alter the rate of pension.

Age

6. (1) For the purpose of enabling the pension authority to consider the eligibility of an applicant as regards age, the applicant shall forward to the pension authority a certificate of birth or of baptism, or, if neither certificate is obtainable, shall forward any other documentary evidence that he may have or be able to obtain from which his age may be determined.

(2) If the pension authority is satisfied that the applicant is unable to furnish satisfactory evidence as to his age as provided in subsection one of this section, the pension authority shall endeavour to obtain information from other sources and, in the case of an applicant who alleges he was born in Canada, the pension authority shall, if records for the period in question are available in the province where he alleges he was born, first request the registrar of vital statistics in that province to make a search for information as to his age.

(3) If the pension authority is unable to obtain information as provided in subsections one and two of this section it shall request the Dominion Bureau of Statistics to make a search of the census records for information as to the age of the applicant, subject to the following:

- (a) a request for census information by a pension authority shall be made with the consent in writing of the person regarding whom the information is required;
- (b) the specific locality (city, town, village, township or rural municipality) in which the applicant resided at the date of the census aforesaid shall be stated in the request; and

(c) any information supplied by the Dominion Bureau of Statistics shall be confidential and shall not be used for any other purpose than that of the administration of the Act.

(4) If, after thorough search and enquiry, the pension authority is unable to obtain from the applicant, or elsewhere, sufficient evidence as to his age in accordance with subsections one, two and three of this section, it may take into account such evidence as it may be able to obtain for the purpose of establishing the age of the applicant.

(5) Notwithstanding anything in this section the pension authority shall not be bound to accept any document or evidence as final and conclusive of the facts therein given or contained and any document or evidence submitted to or obtained by the pension authority as proof of age shall be rebuttable at any time.

Marital Status

7. For the purpose of enabling the pension authority to consider the eligibility of an applicant as regards marital status, the pension authority may accept a certificate of marriage or, if no such certificate is procurable, such other evidence as it deems satisfactory as proof of the marriage.

Nationality

8. (1) For the purpose of enabling the pension authority to consider the eligibility of an applicant as regards nationality, the pension authority may take into account any of the following documents;

- (a) certificate of birth;
- (b) certificate of baptism; and
- (c) certificate of naturalization.

(2) When better evidence cannot be obtained, a certificate of service in any of His Majesty's forces or a statutory declaration or evidence under oath by any reliable and disinterested person, other than the applicant, who has knowledge of the fact may be used as corroborative evidence of the nationality of the applicant.

(3) The pension authority shall not be bound to accept any of the certificates or other documents mentioned in this section as satisfactory proof of the nationality of any applicant and may accept other evidence which it considers to be satisfactory as proof of nationality.

9. Every pension authority shall be entitled to obtain, without charge, from the Department of the Secretary of State or any other Department of the Government of Canada any information available in such Department as to the nationality of any applicant or pensioner.

Residence

10. For the purpose of enabling the pension authority to consider the eligibility of an applicant as regards residence in Canada or in a province, the pension authority may take into account, together with any other evidence that it may be able to obtain, a statutory declaration made by any reliable and disinterested person, other than the applicant, covering such facts as to which such person has personal knowledge.

11. An applicant shall be deemed to have been resident in Canada for the twenty years immediately preceding the date of the proposed commencement of pension only

- (a) if he has actually lodged within Canada for five thousand eight hundred and forty-four days within the said twenty years or since attaining the age of fifty years, in the case of an applicant for an old age pension, or since attaining the age of twenty years in the case of an applicant for a pension in respect of blindness; and
- (b) if he has actually lodged within Canada on at least seven hundred days within the last three years immediately preceding the date of the proposed commencement of pension; and
- (c) if he has resided within Canada some time at least twenty years prior to making application.

12. An applicant shall be deemed to have had five years residence in a province if he has lodged in such province for at least seven hundred days within the five years immediately preceding the date of the proposed commencement of the pension and he shall be presumed to be residing in such province at the time application is made, notwithstanding that he is then in fact residing either permanently or temporarily in another province.

13. An applicant, who has been absent from Canada within the limits permitted by section eleven of these Regulations, shall be presumed, in the absence of evidence to the contrary, to have continued to reside during such absence in the province in which he resided immediately prior to leaving Canada.

14. For the purpose of sections eleven, twelve and thirteen of these Regulations where the applicant has been temporarily absent from Canada in any one calendar year, thirty days of such temporary absence shall be counted as residence in Canada if such applicant has lodged in Canada for at least six months of such year.

15. (1) If an applicant, while a resident of Canada, has temporarily absented himself therefrom for the purpose of engaging in

- (a) employment on a ship registered at or sailing regularly from any Canadian port;
- (b) employment on any other ship or on a fishing boat;
- (c) employment on trains running out of Canada operated by any railway company having its head office in Canada;
- (d) seasonal employment, such as lumbering or harvesting, for not more than six months in any one year;
- (e) employment by or as a representative of a Canadian firm or corporation, or while he was himself a member of such a firm;
- (f) employment by the United Nations Relief and Rehabilitation Administration or United Nations Organization or one of its specialized agencies; or
- (g) missionary work with any religious group or organization in Canada which supports missionaries abroad

and, at the termination of such employment, he returned to Canada, he shall be presumed to have continued to reside in Canada during such absence if, during the period thereof, he had in Canada a permanent place

of abode to which, whenever he was absent therefrom, he had the intention of returning, or he maintained in Canada, a self-contained domestic establishment.

(2) If an applicant, while a resident of Canada, has temporarily absented himself therefrom

- (a) while he was employed and paid by the Government of Canada, or by the government of any province; or
- (b) during the first or second world war while he was a member of the forces of any country allied with Canada or was engaged in work in connection with the prosecution of any such war for Canada or its allies,

and at the termination of his duties abroad be returned to Canada he shall be presumed to have continued to reside in Canada during such absence.

(3) In any case provided for by subsections one and two of this section, the applicant shall, during his absence, be deemed to have lodged in that province of Canada in which he was resident immediately prior to leaving Canada.

(4) An applicant who is a married woman or a widow and who was absent from Canada with her husband while he was absent from Canada in any of the circumstances provided for by subsection one or two of this section, shall, during the period of such absence with him, be presumed to have continued to lodge in that province of Canada in which she was resident prior to leaving Canada.

Income

16. In determining the income of any pensioner for the purpose of the Act, the pension authority shall take into account the amount or value of all income and contributions, whether in cash or in kind, received by the pensioner, other than

- (a) mothers' allowances paid pursuant to provincial legislation;
- (b) family allowances paid pursuant to the Family Allowances Act, 1944;
- (c) cost of living allowances or supplemental allowances paid by any province to persons in receipt of pensions under the Act;
- (d) pay allotted or assigned by a member of the naval, military or air forces of Canada, serving on active service, where no dependants' allowance has been awarded in respect of the pensioner or the spouse of such pensioner;
- (e) direct relief in an amount approved by the pension authority if paid out of moneys provided only by the municipality or the province in which the pensioner resides, or by both;
- (f) casual gifts of small value;
- (g) contributions other than for ordinary maintenance to pensioners who require special care; and
- (h) any amount received by a pensioner in receipt of a pension in respect of blindness under the Act for the purpose of obtaining the services of a guide.

17. For the purpose of reckoning the value of the income received by a pensioner from any equity in real or personal property, other than that

specified in section sixteen of these Regulations, owned by such pensioner at the time of making application or acquired subsequent thereto

(a) the pension authority shall, in the case of real property,

- (i) that is used exclusively as a residence or shelter by the pensioner, consider as income an amount that, in the opinion of the pension authority, is fairly equivalent to the amount that the pensioner might reasonably be expected to pay for rent, but in fixing such amount the pension authority may, in its discretion, deduct all or any part of the cost of maintaining such property other than any payment of principal on any mortgage or agreement for sale thereon;
- (ii) that is not used exclusively as a residence or shelter by the pensioner, consider as income the net revenue that, in the opinion of the pension authority, such property should or might reasonably be expected to yield, and, if such property is revenue bearing, the pension authority may accept as the value of the income thereon the net revenue therefrom, after deducting reasonable and necessary expenses of maintaining such property, other than any payment of principal on any mortgage or agreement for sale thereon, if satisfied that such net revenue is fair and reasonable;

(b) the pension authority shall, in the case of personal property,

- (i) where the pensioner is not living with a spouse, consider as income the amount of an Immediate Canadian Government Annuity, Ordinary Life Plan, payable quarterly, purchasable with the proceeds of such personal property and calculated as of the age of seventy years in the case of an old age pensioner (or, in the case of a blind pensioner, as of the age of forty years) and, where personal property is subsequently acquired, recalculated in such manner and as of such age;
- (ii) where the pensioner is living with a spouse, consider as income in respect of each spouse, the amount of annuity purchasable with the proceeds of the personal property of each spouse respectively and calculated as of the age of seventy years in the case of an old age pensioner (or in the case of a blind pensioner, as of the age of forty years) and, if the spouse is neither in receipt of nor applying for a pension under the Act, then, as of the actual age of such spouse or seventy years, whichever is the lower; and where personal property is subsequently acquired, recalculated in such manner and as of such age;
- (iii) the expression "personal property" as used in this section, shall, in the case of a pensioner not living with a spouse, mean personal property which exceeds two hundred and fifty dollars in value; and, in the case of a pensioner who is living with a spouse, means one-half the total value of the personal property jointly and severally owned by them, which exceeds two hundred and fifty dollars in value.

18. (1) Subject as in this section provided, where the pensioner could purchase an annuity with the proceeds of personal property but fails to do so, the amount of annuity calculated as provided in paragraph (b) of section seventeen of these Regulations shall be considered as annual income during the life of the pensioner.

(2) Where the pension authority has obtained satisfactory evidence that the value of the personal property of the pensioner has been reduced by payment of medical, nursing or hospital accounts for the pensioner or his spouse or funeral expenses of the spouse, the pension authority may, in its discretion, reduce the value of such personal property at that time by the amount of such accounts and recalculate the annual income as provided by paragraph (b) of section seventeen of these Regulations.

(3) Where the pensioner, while not in receipt of pension, utilizes personal property for living expenses for himself and his spouse, if any, the pension authority may, in its discretion, reduce the value of such personal property annually by an amount not in excess of the maximum income that such pensioner would otherwise be entitled to receive under the Act and, at the time pension is reinstated, recalculate the annual income as provided by paragraph (b) of section seventeen of these Regulations.

(4) Where the pensioner re-converts into real property for use exclusively as a residence or shelter by himself, personal property derived from the sale of real property held at the time his pension was granted, the pension authority may, in lieu of calculating as income of such pensioner the annuity value of the personal property so re-converted as provided in these Regulations, consider as income an amount that, in the opinion of the pension authority, is fairly equivalent to the amount that the pensioner might reasonably be expected to pay for rent therefor less any deductions therefrom that the pension authority considers should be made for all or any part of the cost of maintaining such property other than any payment of principal on any mortgage or agreement for sale thereon.

19. (1) Except as provided in subsections two and three of this section, where an applicant is one of two spouses living together, his or her income shall be taken to be equal to one-half of the aggregate of the incomes calculated as in the Act and these Regulations provided (excluding any pension payable to the spouse under the Act) received by each of them separately.

(2) Where an applicant for an old age pension is married to and living with a spouse not in receipt of pension under the Act, the income of the applicant shall be taken to be equal to the amount by which the aggregate of their joint incomes calculated as in the Act and these Regulations provided, exceeds the sum of four hundred and twenty-five dollars.

(3) Where an applicant for a pension in respect of blindness is married to and living with a spouse not in receipt of a pension in respect of blindness under the Act, the income of the applicant shall be taken to be equal to the amount by which the aggregate of their joint incomes calculated as in the Act and these Regulations provided (including any old age pension payable to the spouse) exceeds the sum of two hundred and twenty-five dollars.

Transfer of Property

20. (1) When the applicant has made any assignment or transfer of property exceeding in value five hundred dollars within the five years preceding the date of application, the pension authority shall require the applicant to furnish all available information with respect to such assignment or transfer of property and from the evidence furnished shall determine whether or not such assignment or transfer was an assignment or transfer for the purpose of qualifying for a pension.

(2) Any transfer within the provisions of subsection one of this section shall be presumed to have been made for the purpose of qualifying for a pension in the absence of evidence to rebut the presumption.

(3) When, from the evidence furnished, the pension authority is satisfied that such transfer or assignment was made for the purpose of qualifying for a pension, the pension authority shall

- (a) refuse to consider the granting of a pension until such time as the person to whom the property has been transferred or assigned by the applicant retransfers or reassigns the property to the applicant or property of equivalent value;
- (b) defer the payment of pension until such time as the pensioner's equity in such property has been exhausted at the rate of the maximum income permitted by the Act, calculated from the date of such transfer or assignment, or, until the property has been retransferred or reassigned as provided in paragraph (a) of this subsection; or
- (c) calculate the amount of an Immediate Canadian Government Annuity, Ordinary Life Plan, payable quarterly, purchasable with the proceeds of the property so assigned or transferred and, for the purpose of calculating the rate of pension, shall include the amount of any such annuity in the income of the pensioner.

When Pension Shall Commence

21. (1) Every pension shall commence on the first day of the month following the month in which the application is approved; provided that where such approval is given after the last day of the month in which the application was received by the pension authority and delay in approval has resulted from circumstances beyond the control of the applicant, the pension authority may, in its discretion, declare that such approval shall be effective as of an earlier date which shall, in no case, be prior to the first day of the month following the month in which the application was received by the pension authority, or the first day of the month following the month in which the applicant, in the case of an application for old age pension, attains the age of seventy years (or, in the case of an application for pension in respect of blindness, attains the age of forty years) whichever is the later.

(2) Where a pension is suspended at the request of the pensioner, the pension shall not be reinstated prior to the date on which the pensioner requests reinstatement.

(3) No pension shall be paid for any period of more than one month during which the pensioner is receiving direct relief out of moneys provided in whole or in part by Canada.

Manner Payable

22. Pensions shall be payable monthly in arrears and shall be paid by cheque in the form approved by the pension authority.

Incapacity of Pensioner

23. (1) In the event of the incapacity of any pensioner through infirmity, illness or any other cause, or, if the pension authority considers that the pensioner is using or is likely to use his pension otherwise than for

his own benefit, the pension authority may pay the whole or any part of the pension of such pensioner to a trustee or trustees appointed by such pension authority to be expended for the benefit of the pensioner.

(2) Any such trustee or trustees appointed by such pension authority may resign or be removed by the pension authority and the pension authority may appoint another trustee or trustees in the place of the trustee or trustees resigned or removed.

(3) Any trustee so appointed shall, when required by the pension authority, make returns showing the amount of the pension received, the amount that has been expended for the benefit of the pensioner and the balance remaining in the hands of the trustee.

(4) Where a pensioner is being maintained in any institution appointed as trustee for the pensioner, the pension authority shall pay to such institution the whole or such proportion of the pension as is considered by the pension authority to be a reasonable sum for the maintenance of the pensioner and may require the institution to make available to the pensioner therefrom a sum which it considers a reasonable amount for his personal use.

Suspension of Pension

24. (1) The payment of a pension shall be suspended

(a) during the absence of a pensioner from Canada; provided that the pension authority may continue the payment of pension for any period of absence not exceeding ninety days in any one year where, in the opinion of the pension authority, the circumstances warrant such payment;

(b) during any imprisonment exceeding thirty days of a pensioner convicted of an offence;

(c) during the confinement of a pensioner as a public charge in any public mental institution;

(d) during the period that a pensioner fails to comply with the provisions of the Act and these Regulations, or fails to furnish to the pension authority any information that he is required to furnish.

(2) A pension authority shall recover from a pensioner any sum improperly paid by way of pension whether such sum was paid as the result of non-disclosure of facts, misrepresentations or any other cause, and, if the pension authority is unable to recover the whole of such sum, the pension authority shall suspend the payment of the pension of such pensioner until the aggregate amount of the suspended payments equals the sum improperly paid less any amount that has been recovered prior to such suspension; where the pensioner has not been guilty of fraud or misrepresentation the pension authority, in its discretion, may reduce the pension by an amount of not less than five dollars each month, so that, in a period not exceeding thirty-six months, the pension authority will recover the amount of such overpayment, but in the event of the death of the pensioner prior to such recovery, the pension authority shall file a claim against the estate of the pensioner, if any, for any balance at that time remaining unpaid.

(3) If, after the granting of a pension, a pensioner makes any assignment or transfer of real or personal property without the approval of the pension authority, the payment of his pension may be suspended until the value of the equity of the pensioner in the real or personal property assigned or transferred has been exhausted at the rate of the maximum income permitted by the Act.

Increase or Reduction of Pension

25. Every pensioner shall forthwith report to the pension authority any change in his financial condition or in the financial condition of his spouse.

26. Any pensioner who desires to apply for an increase of pension to which he may be entitled under the Act, shall notify the pension authority and shall furnish all necessary information.

Management of Pensioner's Property

27. Any pension authority may, if so authorized by law of the province, and with the consent of the pensioner, assume the management of any property belonging to the pensioner.

28. The amount recovered by a pension authority from a pensioner or from the estate of a deceased pensioner in respect of any pension shall be distributed among the province granting the pension, the Dominion and any other province which has reimbursed the province granting the pension, in accordance with the amount of any such pension borne by each of them.

Accounting

29. Any sums due by Canada to any province in settlement of Canada's share of the net amount expended by any province in the payment of pensions shall be ascertained as of the last day of March, June, September and December, shall be audited by the provincial auditor and shall be paid on the certificate of the provincial auditor as soon thereafter as possible, subject to final audit by the Dominion authorities.

30. In calculating the amount due by Canada to any province no account shall be taken of any sums that, under the provisions of the Act, such province is liable to reimburse another province or to be reimbursed by another province in respect of a pension granted therein or in such other province, nor shall any account be taken of the cost of administering or paying pensions.

31. In calculating the amount in respect of which any province is entitled to be reimbursed by another province under the provisions of section ten of the Act, regard shall be had only to the net amount of the pension paid by the province to be reimbursed after deducting therefrom the amount payable by Canada on account of such pension.

32. Balances due by one province to another province under the provisions of the Act shall be settled quarterly as of the same date as the sums due by Canada are payable from time to time.

33. The Minister charged with the administration of the Act may, at any time, require the province to furnish information, detailed or otherwise, in connection with statements of account rendered by the province, and shall have authority to order an examination, inspection and audit of all expenditures under the Act in any province, and the accounts with respect thereto, and the province shall permit the inspection in such examination of all papers and documents relating to pensions payments.

Interprovincial Board

34. The Governor in Council may appoint an interprovincial Board to interpret and recommend alterations in the Regulations.

Part II

Pensions for Blind Persons

35. An applicant shall be deemed "so blind as to be unable to perform any work for which eyesight is essential" only when the visual acuity of such applicant, after correction through the use of proper refractive lens, is not more than 6/60 Snellen or the field of vision in each eye is reduced to less than ten degrees.

36. The pension authority forthwith after the investigation required by subsection one of section five of these Regulations is made and before approving the application, if it is satisfied that the applicant fulfils the conditions set out in paragraphs (b), (c), (d) and (e) of subsection one of section eight A of the Act, shall forward to the Minister the full name and address of the applicant and shall certify that the applicant has fulfilled such conditions.

37. (1) Upon receipt of the information as provided in section thirty-six of these Regulations, the Minister, except as provided in section thirty-eight of these Regulations, shall instruct the pension authority to have the applicant medically examined.

(2) The pension authority shall thereupon arrange with an oculist, who has been approved by the Minister, for the examination of the applicant and shall notify the applicant accordingly. The Minister shall pay the cost of such examination, but shall not bear the cost of transportation and living expenses incidental to such examination.

(3) The oculist shall conduct an examination in accordance with these Regulations and any instructions given by the Minister to whom he shall forward a report thereof on forms provided for that purpose.

(4) The Minister shall, upon receipt of such report, issue a certificate and shall forward the same to the pension authority; the certificate shall state *inter alia*

- (a) whether or not the applicant is blind within the meaning of the Old Age Pensions Act and Regulations;
- (b) whether or not the applicant is likely to continue to be blind within the meaning of the Old Age Pensions Act and Regulations; and
- (c) the times at or before which additional medical examinations, if any, should be made to ascertain that the applicant continues to be blind within the meaning of the Old Age Pensions Act and Regulations.

(5) The pension authority, upon receipt of a certificate which certifies that the applicant is blind within the meaning of the Act and Regulations, may thereupon determine the rate of pension payable and approve the application in accordance with subsection one of section five of these Regulations; provided that if the pension authority is not satisfied that the applicant is blind within the meaning of the Act and Regulations, it may, notwithstanding the certificate, refuse to approve such application but shall, in such event, advise the Minister giving the reasons therefor.

38. Where the Minister has received satisfactory information that the applicant is blind within the meaning of the Act and Regulations he may dispense with the examination required by section thirty-seven of

these Regulations and forthwith issue the certificate as provided by subsection four thereof.

39. No pension shall be granted or paid until the Minister has certified that the applicant is blind within the meaning of the Act and Regulations.

40. No pension which has been suspended for a period in excess of six months shall be reinstated without first obtaining a certificate under section thirty-seven or thirty-eight of these Regulations.

41. The Minister may, at any time, require an applicant or pensioner to report for medical examination and to furnish such information as he or the pension authority may from time to time require.

42. No pensioner shall solicit alms and an applicant or pensioner who is found to have solicited alms may, in addition to any other action authorized by these Regulations, be required to furnish an undertaking to desist from soliciting alms in the future.

43. For the purpose of determining the age of a child of a pensioner, regard may be had to the documents or other evidence mentioned or referred to in section six of these Regulations.

44. For the purpose of determining whether a child of a pensioner is prevented from earning a livelihood by reason of physical or mental incapacity, the pension authority shall be guided by a certificate of a duly qualified medical practitioner.

45. (1) Any person receiving an old age pension under the Act may apply for a pension in respect of blindness in lieu of such old age pension. A pension in respect of blindness may be granted to such person upon compliance with the provisions of the Act and Regulations and thereupon the pension authority shall transfer the pension from the old age pension pay-list to the blind persons' pension pay-list and advise the Minister thereof in its monthly report.

(2) Any person receiving a pension in respect of blindness may, if otherwise eligible, request an old age pension in lieu thereof and the pension authority may thereupon transfer the pension from the blind persons' pension pay-list to the old age pension pay-list and advise the Minister thereof in its monthly report.

46. Records and accounts in connection with pensions for blind persons under the Act shall be segregated by the pension authority; advice of payments to such persons, as well as all changes in the rate of pension, shall be made monthly to the Minister on a separate statement certified to by the chief officer of the pension authority and the provincial auditor.

OFFICE CONSOLIDATION, 1947

*Not to be regarded as an official compilation
of the law*

OLD AGE PENSIONS ACT

Chapter 156, Revised Statutes of Canada, 1927

As amended by—

21-22 George V, Chapter 42 (1931)

1 George VI, Chapter 13 (1937)

11 George VI, Chapter 67 (1947)



OTTAWA
EDMOND CLOUTIER, C.M.G., B.A., L.Ph.,
KING'S PRINTER AND CONTROLLER OF STATIONERY
1947

NOTE.—The following office consolidation of the Old Age Pensions Act includes the 1947 amendments. These amendments constitute Chapter 67 of the Statutes of that year and Section 9 of said Chapter provides:

“9. (1) This Act shall not take effect until a proclamation is issued and as and from the date of such proclamation shall be deemed to have come into force on the first day of May, 1947.

(2) Notwithstanding anything in this Act, the Government of Canada will continue to contribute under this Act in respect of pensions paid to persons who, immediately prior to the coming into force of this Act, were in receipt of pension under the *Old Age Pensions Act* and the regulations thereunder for so long as such persons would, but for the coming into force of this Act, have been eligible to receive pension under the *Old Age Pensions Act* and the regulations thereunder in force immediately prior to the coming into force of this Act.”

By proclamation dated the ninth day of September, 1947, the amendments to the Act constituting Chapter 67 of the Statutes of 1947 came into force as from the first day of May, 1947.



CHAPTER 156

An Act respecting Old Age Pensions

SHORT TITLE

1. This Act may be cited as the Old Age Pensions Act.

Short title.

INTERPRETATION

2. In this Act the expression

Definitions.

- (a) "pension authority" means the officer or body charged by law with the consideration of applications for pension or with the payment of pensions; "Pension Authority."
- (b) "pension" means a pension payable in accordance with this Act and the regulations hereunder; 1937, c. 13, s. 1. "Pension."
- (c) "pensioner" includes an applicant for a pension; "Pensioner."
- (d) "province" includes the Yukon Territory, in respect to which "Gold Commissioner" shall be read for "Lieutenant-Governor in Council"; "Province."
- (e) "statute" includes ordinance or order having the force of law; "Statute."
- (f) "child" means a son or step-son who has not attained the age of sixteen years and a daughter or step-daughter who has not attained the age of seventeen years, and a son, step-son, daughter or step-daughter who, having attained one or other of the said ages but not having attained the age of twenty-one years, is prevented from earning a livelihood by reason of physical or mental incapacity; 1937, c. 13, s. 2. "Child."
- (g) "Minister" means the Minister of National Health and Welfare; 1947, c. 67, s. 1. "Minister."
- (h) "regulation" means a regulation made under this Act; 1947, c. 67, s. 1. "regulation."
- (i) "unmarried person" includes a widow, a widower, a divorced person and a married person who in the opinion of the pension authority is living separate and apart from his spouse. 1947, c. 67, s. 1. "unmarried person."

AGREEMENTS WITH PROVINCES

3. (1) (a) The Minister, with the approval of the Governor in Council, may make an agreement with any province for the quarterly payment to such province of the total of the amounts the Government of Canada is under sections eight and eight A of this Act authorized to contribute in respect of pensions paid during the preceding quarter by the province, pursuant to any provincial statute, to the persons and under the conditions specified in this Act and the regulations; 1947, c. 67, s. 2.

Agreement with province re quarterly payments.

Terms of agreement.

(b) Subject to sections eight and eight A of this Act, in every agreement made pursuant to this subsection the province shall specify the maximum pension to be paid by the province and shall provide for the reduction of such maximum pension by the amount of any income received by a pensioner in excess of an amount of income to be specified in such agreement. 1947, c. 67, s. 2.

Examination and audit of accounts.

(2) The acceptance by any province of the moneys granted by Parliament for the payment of old age pensions shall be subject to the conditions that the Governor in Council shall have authority to order an examination, inspection and audit of all expenditures of such moneys in the province and the accounts with respect thereto, and that the province shall permit the inspection in such examination of all papers and documents relating to such payments. 1931, c. 42, s. 1.

When section comes into force.

(3) This section shall come into force on the thirty-first day of July, 1931. 1931, c. 42, s. 1.

Term of Agreements.

4. Every agreement made pursuant to this Act shall continue in force so long as the provincial statute remains in operation or until after the expiration of ten years from the date upon which notice of an intention to determine the agreement is given by the Governor General to the Lieutenant-Governor of the province with which the same was made.

Approval of administration scheme necessary.

5. Before any agreement made pursuant to this Act comes into operation the Governor in Council shall approve the scheme for the administration of pensions proposed to be adopted by the province, and no change in such scheme shall be made by the province without the consent of the Governor in Council.

Application of Act in N.W.T.

6. As soon as agreements under this Act have been made with two of the provinces adjoining the Northwest Territories, the Commissioner of the said territories may submit to the Governor in Council for approval a scheme for the administration and payment of pensions therein, and upon the approval of such scheme, the same shall stand, in all respects other than its duration, in the same position as an agreement with a province.

Payments to provinces on certificate of Minister.

7. All sums of money payable to any province in pursuance of any agreement made under this Act, shall be paid from time to time by the Minister of Finance on the certificate of the Minister out of unappropriated moneys in the Consolidated Revenue Fund, and all such payments shall be subject to and made under the conditions specified in this Act and the regulations. 1947, c. 67, s. 3.

Amount of Dominion contribution and persons pensionable.

8. (1) Pursuant to an agreement made with a province under section three of this Act, the Government of Canada will contribute in respect of each person in receipt of pension from such province an amount not to exceed seventy-five per centum of thirty dollars monthly or of the amount paid by such province monthly, whichever is the lesser, for pension to each such person, if such person

- (a) at the date of the proposed commencement of pension
 - (i) has attained the age of seventy years, and
 - (ii) has resided in Canada for the twenty years immediately preceding the said date or if he has not so resided, has

been present in Canada prior to such twenty years for an aggregate period equal to twice the aggregate period of absences from Canada during such twenty years, and

(iii) is not an Indian as defined by the *Indian Act*; and R.S., c. 98.

(b) is not in receipt of a pension pursuant to section eight A of this Act or an allowance under *The War Veterans' Allowance Act, 1946*; and 1946, c. 75.

(c) is Allowable income.

(i) an unmarried person and his income inclusive of pension is not more than six hundred dollars a year, or

(ii) married to and living with a sighted spouse, and the total income of such person and his spouse inclusive of pension is not more than one thousand and eighty dollars a year, or

(iii) married to and living with a blind spouse and the total income of such person and his spouse inclusive of pension, is not more than twelve hundred dollars a year. 1947, c. 67; s. 4.

2: The receipt of a pension shall not by itself constitute a disqualification from voting at any provincial or municipal election. Pensioners not to be disqualified from voting.

8A. Pursuant to an agreement made with a province under section three of this Act, the Government of Canada will contribute in respect of each person in receipt of pension from such province an amount not to exceed seventy-five per centum of thirty dollars monthly or of the amount paid by such province monthly, whichever is the lesser; for pension to each such person, if such person Pensions to blind persons.

(a) at the date of the proposed commencement of pension.

(i) is blind, and

(ii) has attained the age of twenty-one years; and

(iii) has resided in Canada for the twenty years immediately preceding the said date or if he has not so resided, has been present in Canada prior to such twenty years for an aggregate period equal to twice the aggregate period of absences from Canada during such twenty years, and

(iv) is not an Indian as defined by the *Indian Act*; and R.S., c. 98.

(b) is not in receipt of a pension pursuant to section eight of this Act, or a pension in respect of blindness under the *Pension Act*, or an allowance under *The War Veterans' Allowance Act, 1946*; and 1946, c. 75.

(c) is Allowable income.

(i) an unmarried person, without a dependent child or children, and his income inclusive of pension is not more than seven hundred and twenty dollars a year, or

(ii) an unmarried person with a dependent child or children, and his income inclusive of pension is not more than nine hundred and twenty dollars a year; or

(iii) married to and living with a sighted spouse and the total income of such person and his spouse inclusive of pension is not more than twelve hundred dollars a year; or

- (iv) married to and living with a blind spouse, and the total income of such person and his spouse inclusive of pension is not more than thirteen hundred and twenty dollars a year. 1947, c. 67, s. 5.

Pensioner or spouse making assignment or transfer of property for purpose of qualifying.

9. (1) The contributions to be made by the Government of Canada pursuant to section eight or eight A of this Act in respect of a pensioner shall be subject to the condition that when it appears to the pension authority that any pensioner or his spouse has made an assignment or transfer of property for the purpose of qualifying the pensioner for pension or for a larger pension than he is otherwise entitled to, the pension authority shall

- (a) defer the payment of pension until such property is re-assigned or transferred to the pensioner or spouse, as the case may be, or until such time as the value of the interest that the pensioner or the spouse had in such property is exhausted at a rate calculated in manner provided by regulation; or
- (b) take into account in determining the amount of pension, if any, that such pensioner should receive, the income derivable from such property as if the assignment or transfer had not been made.

Recovery of payments by province.

(2) An agreement made pursuant to section three of this Act shall include an undertaking by the province that the pension authority will be authorized to recover out of the estate of any deceased pensioner, as a debt due by the pensioner, the sum of the pension payments made to such pensioner from time to time and such agreement shall specify the circumstances under which recovery of such debt shall be made but shall provide that no claim shall be made for the recovery of any such debt directly or indirectly out of any part of the pensioner's estate which passes by will or on an intestacy to any other pensioner or to any person who has, since the grant of such pension or for the last three years during which such pension has continued to be paid, regularly contributed to the support of the pensioner by the payment of money or otherwise to an extent which, having regard to the means of the person so having contributed, is considered by the pension authority to be reasonable.

Dominion Government deductions where province recovers payments.

(3) Notwithstanding anything in this Act, where a province recovers any pension payments from a pensioner or his estate, the Government of Canada may deduct from the amounts it is otherwise required to contribute under sections eight and eight A of this Act an amount that is in the same ratio to the amount so recovered as the total amounts contributed by the Government of Canada in respect of pension payments made by the province to that pensioner is to the total of such pension payments, and an agreement made pursuant to section three of this Act shall include an undertaking by the province that it will furnish to the Government of Canada quarterly reports of all amounts so recovered. 1947, c. 67, s. 5.

Payable monthly in arrears and during lifetime.

10. The pensions in respect of which the Government of Canada may contribute under this Act shall be payable monthly in arrears and during the lifetime of the pensioner, except that where a pensioner dies after the day on which his application is approved and it is shown to the satisfaction of the pension authority that any person has supplied goods or performed services for or on behalf of such pensioner

for which no payment has been made and for which payment can not otherwise be made, and the pension authority calculates the amount of pension from the time it would otherwise cease to be payable to the day of death, and pays the amount of pension so calculated to such person, the Government of Canada will contribute under this Act in respect thereof. 1947, c. 67, s. 6.

11. Application for pension shall be made to the pension authority of the province in which the pensioner is resident and an agreement made with a province under section three of this Act shall provide that the pension authority of such province will deal with such application in manner prescribed by regulation and, if satisfied that the pensioner is eligible therefor, may grant pension to such pensioner. 1947, c. 67, s. 6.

Application to authority of Province where pensioner resides.

12. An agreement made with a province pursuant to section three of this Act shall provide that such province will pay the pension of any pensioner who transfers his permanent residence to that province. 1947, c. 67, s. 6.

Transfer of permanent residence.

13. In an agreement made with a province pursuant to section three of this Act the province shall agree that where a pensioner, during the last one thousand and ninety-five days that he was present in Canada prior to reaching pensionable age or prior to making application for pension, whichever is the later, was present in such province for a greater number of days than in any other province, such province will reimburse any other province that is paying the pension, to the extent of twenty-five per centum of thirty dollars monthly or of the amount of pension granted, whichever is the lesser. 1947, c. 67, s. 6.

Reimbursement by province of residence.

14. Where the pensioner, after the grant of a pension, transfers his permanent residence to another province with which no agreement under this Act is in force, the pension shall continue to be paid by the province in which the pension was granted.

And in other cases.

15. Where a pensioner, after the grant of a pension, transfers his residence to some place out of Canada, his pension shall cease, but his right thereto shall revive upon his again becoming resident in Canada.

Effect of pensioner's leaving Canada.

16. No pension shall be subject to alienation or transfer by the pensioner, or to seizure in satisfaction of any claim against him.

Pension not to be alienated or charged.

17. The Minister shall, as soon as possible after the termination of each fiscal year, submit a report to Parliament covering the operation for that year of the agreements made pursuant to section three of this Act and of the moneys of Canada paid to the province under each of the said agreements. 1947, c. 67, s. 7.

Annual report to Parliament.

EVIDENCE

18. Any pension authority shall have the right for the purpose of ascertaining the age of any pensioner to obtain without charge,

Obtaining evidence as to age of pensioner.

- (a) from the registrar of vital statistics or other like officer of any province with which an agreement under this Act is in force a certificate of the date of the birth of such pensioner, or

- (b) subject to such conditions as may be specified in the regulations made under this Act, from the Dominion Bureau of Statistics, any information on the subject of the age of such pensioner which may be contained in the returns of any census taken more than thirty years before the date of the application for such information.

REGULATIONS.

Regulations.

19: (1) The Governor in Council may make regulations, not inconsistent with this Act, for carrying out the purposes and provisions of this Act; and without limiting the generality of the foregoing may make regulations providing for, 1947, c. 67, s. 8:

- (a) the time preceding the attainment of pensionable age at which applications for pension may be made;
- (b) the time at which, after application therefor, the payment of pension shall commence;
- (c) the definition of residence and of the intervals of absence from Canada or a province by which residence therein shall not be deemed to have been interrupted;
- (d) the evidence to be required or accepted by a pension authority in support of an application for pension;
- (e) the manner in which the income of a pensioner is to be determined for the purpose of this Act and in particular the mode of reckoning the income of either one or two spouses who live together;
- (f) the evidence from which the making of transfers of property for the purpose of qualifying for pension is to be inferred;
- (g) the circumstances in which pensions may be paid for the benefit of persons supported or under treatment in public institutions;
- (h) the mode in which pensions are to be payable;
- (i) the time within which a pension voucher may be cashed;
- (j) the persons by whom pension vouchers may be presented for payment;
- (k) the circumstances justifying or requiring the suspension of the payment of a pension and the recommencement of its payment;
- (l) the reports to be made by pensioners and others of events affecting the right to or the amount of a pension;
- (m) the administration of a pensioner's property by a pension authority;
- (n) the recovery with or without interest of pension payments made by reason of the non-disclosure of facts or by reason of innocent or of false representations;
- (o) the time within which and the circumstances under which applications or proposals may be entertained for the increase or reduction of a pension which has been granted;
- (p) the method of accounting and of the settlement of balances due by Canada to any province or by one province to another;

- (q) the penalties to be imposed for breaches of the regulations, such penalties not to exceed a fine of fifty dollars or imprisonment for three months, or both fine and imprisonment;
- (r) the constitution and powers of an interprovincial board to interpret and recommend alterations in the regulations;
- (s) the interpretation of the expression "is so blind as to be unable to perform any work for which eyesight is essential"; 1937, c. 13, s. 4;
- (t) the medical examination and other evidence necessary to establish that a person is so blind as to be unable to perform any work for which eyesight is essential; 1937, c. 13, s. 4;
- (u) the definition for the purposes of this Act of the words "married," "unmarried," "widower," "widow." 1937, c. 13, s. 4.

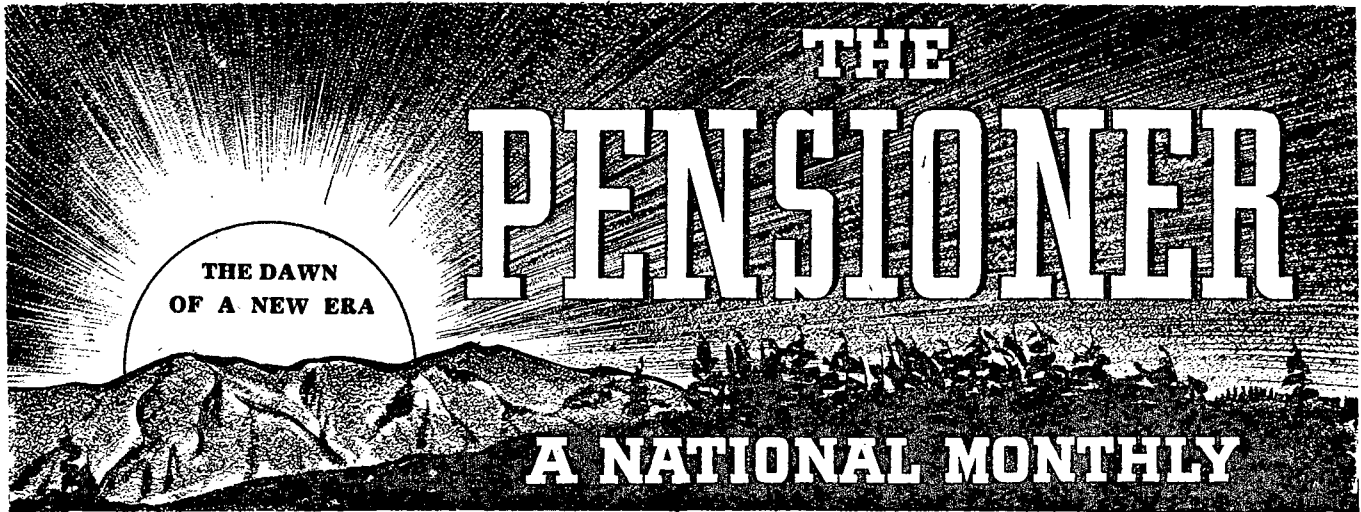
(2) No regulation by reference to which any agreement with a province has been made shall be altered except with the consent of such province or in accordance with the provisions of the regulations to which it has agreed. Alteration
by
regulations.

20. All regulations made under this Act shall, from the date of their publication in the *Canada Gazette*, have the same force and effect as if they had been included herein. When
regulations
come into
effect.

2. Such regulations shall be presented to Parliament forthwith after their publication if Parliament is then sitting or, if not, within fifteen days from the commencement of the session beginning next after such publication.

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Vol. 7 — No. 11

NEW WESTMINSTER, B.C.

NOVEMBER, 1947

THE VANISHING TRICK

The air of uncertainty which has and still is hovering over the long-awaited and much debated increase in the Old Age Pension is still greatly perplexing the minds of the Senior Citizens.

Many anxious enquiries are made, and the question "Do you think we shall ever get it?" is a common one wherever the Pensioners meet, and a line of that famous old song, "It May Be for Years or It May Be Forever" appears at the moment to be the best answer.

The fabulous increase of \$5.00 recently passed by the Federal Government in the passage of Bill 339 provides a most unique conundrum. The Government has performed an outstanding conjuring trick. It has given the Pensioners something which they will never see, and has taken away from them something which they never possessed.

To give the answer to this conundrum, this explanation is given.

The huge increase was passed by the Government at the end of June, as a measure to enable the Pensioners to meet the increased cost of living (a most necessary measure to alleviate the sufferings of the old people due to the inadequate pension then in force. Now at the time of writing and before the pensioners have received their cheques for this mythical wealth what has happened, is this.

The Government has lifted the ceiling off practically all the necessities of life, with the result that nearly everything the Old Age Pensioner

eats, drinks, uses or wears has skyrocketed in price out of his reach. The increase in the Old Age Pension amounts to 16½ cents per day, and it would require a financial wizard to juggle that large sum to cope with the inflated prices of daily necessities of life. Butter has increased 80 per cent; bread 90 per cent; meat 90 per cent; rent 100 per cent; clothing 200 to 500 per cent. The empty gesture our Government has made to the pensioners has shown them to be past masters in the art of magic.

The magician on the vaudeville stage does at least show the article or body to the audience before he causes it to disappear from view, whereas the Government has demonstrated super magical powers and has caused the \$5.00 increase in pensions to disappear in inflated prices even before we see it.

However, there was one feature in the debate on Bill 339 from which the Pensioners might possibly derive a crumb of comfort and expectation for some further consideration. The Hon. Minister of National Health and Welfare in answer to criticism from the opposition stated that the \$5.00 was only an interim measure. It is to be hoped that the Hon. Minister does not misspell the word when writing his final report and make it appear as the "interminable" measure.

There is no desire or intention in this article to misjudge the Federal Government, and it is quite possible they may be reserving a pleasant surprise for the Old Age Pensioners, par-

ticularly as the opinion was freely expressed in the House that the increase was hopelessly inadequate. It may be that in the distant future an election may come to pass, and another crumb from the rich man's table could be used as a good selling feature in securing public opinion. If there is more than one mouse eating the food in the pantry, the wise housewife does not use up all the cheese to bait the mouse trap for the first time; she saves a little bit to catch the remaining mice. So take courage, Old Age Pensioners, and keep alive in your memory those members of the House who fought so hard for your cause during the passage of Bill 339.

Now a word of advice and encouragement to all pensioners and potential pensioners. Keep up the fight for a recognition of your rights. Your cause is just, and victory is in sight.

The whole world is rapidly becoming pension conscious; even in many of the so-called unenlightened countries pension schemes are coming into operation, some of which are much in advance of our own system. Due to the work of the Old Age Pensioners' Organization the general public is being informed as to the real status of the pensioner, and public opinion is being built solidly behind it.

The pensioners are urged to select the very best material available for their officers and executives, and having done so, should support them in every way possible by advertising, and extending the work of the organization.

Every pensioner should be a missionary for the cause; don't leave it all for the officers. Each member has a job to do.

— BRITISH COLUMBIA DIVISION NEWS —

Sir:

We wish to appeal to you on behalf of the aged people of Canada to have the necessities of life kept within their reach.

The rise in prices of food, fuel, clothing, shelter and other basic necessities, resulting from the withdrawal of the Price Controls, are now beyond their means.

This condition is making existence very difficult for the low-income citizens, especially the Old Age Pensioners and other non-income groups.

The rise in prices has even preceded the \$5.00 a month increase in the Old Age Pension, which, although was to be effective as on May 1st has not yet reached them, and it is reported that in some Provinces it never will.

We ask that the Old Age Pensioners in every Province get immediately the benefit of the \$5.00 increase, before it is too late; they haven't long to live.

We also beg that the Price Control on the necessities of life be resumed.

Yours respectfully,

The Old Age Pensioners' Organization,
J. W. Hope
Executive Secretary.

To

The Right Honourable

W. L. Mackenzie-King,
Prime Minister of Canada.

LADYSMITH

Organization of a new branch in Chemanius, reports on the recent banquet, and aims of the Old Age Pensioners' Organization were the main topics of discussion at their last meeting held Thursday, October 2, in the I.W.A. rooms.

At the opening of the meeting the members stood in silence for two minutes in respect for two lately deceased members—Dan Radovich and August Doumont.

Member R. Simpson reported on efforts to organize a branch in Chemanius with the result that 10 members have been enrolled and another meeting will be held in the near future to elect officers.

Discussion on the recommendation made by Provincial Vice-president C. R. Bennetton that progress of the organization would be helped if all persons interested were enrolled. This would make it possible to let the gov-

THE PENSIONER

Official Organ of the O.A.P.O. and Canadian Pensioners' Congress.

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THE MANAGEMENT assumes no responsibility for opinions expressed by contributors.

Non-Political

Non-Sectarian



ernment see that the citizens in Canada are heard in their demand that the objectives of the O.A.P. that any person 60 years of age can get \$50 per month with no means test, put in force.

Many bouquets and compliments were given in connection with the recent annual banquet. Mr. Walter Joyce, secretary-treasurer, was thanked for his very good efforts in making the affair such a success and the ladies were also thanked for their invaluable work.

Through the chair the committee of Pythian Sisters headed by Mrs. Walter Joyce was extended a very hearty vote of thanks and the deep appreciation of the organization for their catering efforts. And to all others who assisted by donations and loans, the organization expresses its thanks.

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NEW WESTMINSTER

There was a splendid attendance at the regular meeting of No. 2 Branch held on Oct 10th in the Eagles Hall. The president Mr. E. Navey called the meeting to order at 1:30 p.m. and proceedings opened with the singing of O'Canada. A period of silence was observed in respect of two members who passed away since the last meeting; Mr. R. Ruffett of 1st Street and Mr. G. Fox, 415 10th St. These members will be greatly missed. The minutes of the last regular and executive meetings were read and adopted, and the financial report was accepted.

Acting on the suggestion of a lady member a committee was appointed to meet at the City Market Oct. 17th to collect donations of vegetables for the Old Age Pensioners. The following gentlemen were appointed; Messres. Navey, O'Connor, Peacock, Innis, Hawthorn, Harris Bayne and Moorhouse. The secretary read letters from the International Shut In Association, and the H. I. Chapter of the Beta Sigma Phi asking for names and addresses of shut ins, so that the Society members could visit them.

The birthday card committee reported having sent cards to 31 members during the month, and the audience sang "Happy Birthday" for these members.

The secretary reported the membership had exceeded the 500 mark, with more new members coming in each month.

The entertainment committee presented a splendid programme as follows; Piano solo and song by Miss Temple, a member of the Society of the Blind, song in French by Mrs. Gerin, Mrs. Bell violin solo, Mr. Rowlett selections on his concertina, and character songs by Mrs. Rooke, Mrs. Foster, Mr. Worrall, Mr. O'Connor, and Mrs. Pippet. Mrs. Dey presided at the piano. It was proposed to have a birthday box and each one having a birthday deposit a cent for each year of their age on their anniversary. The president's appeal for cups and saucers for afternoon refreshments brought a great response. About 100 cups and saucers were donated by the members. During the afternoon ice cream was served and thanks are extended to the Drake Dairies for their generous donation toward the refreshments.

J. W. Moorhouse,
Sec.

FLEETWOOD

Our regular monthly meeting was held on Oct. 1st with president in the chair. Meeting opened with the singing of O'Canada, Mrs. Bergan at the piano. Minutes of the last meeting were read and approved. Mrs. Francis reported a balance of thirty cents left in the box. Mrs. Sullivan reported on the Whist drive. Moved by Mrs. Sullivan and seconded by Mr. Buntain that a letter be sent to Mr. Alex Hope M.L.A. asking him to endeavour to have a kitchen placed on the Canadian side of the Peace Arch Park, similar to the one on the American side. After the singing of the recruiting song, the meeting was turned over to the entertainment committee. Mr. Elliott sang accompanied by Mrs. Sullivan. Mrs. Allwood and Mr. Buntain sang several songs. Refreshments were served under the convenorship of Mrs. Francis, and so ended another successful meeting.

W. E. Keyes, Sec.

PORT KELLS

Branch No. 23 held their annual meeting in the Community Hall on Wednesday, Oct. 8th with the President Mrs. C. McNallie in the chair.

Final arrangements were made for the Thanksgiving Tea, Sale and Whist Drive to be held Oct. 15th. After the old business had been dealt with election of officers for 1948 were held, the following members being elected. President Mrs. C. McNallie; Vice-President Rev. J. Rawlings; 2nd Vice-President J. L. Cameron; Secretary-Treasurer Mrs. C. Stafford.

A short Whist Drive was held, the winners being ladies Mrs. J. Rawlings; gents F. Marsh. Refreshments were served by the ladies.

Mrs. C. Stafford, Sec.

PORT COQUITLAM

Branch No. 21 held their regular monthly meeting on Oct. 6th. Twelve members present. Owing to the illness of the president, Mr. Mattson, the vice-president took the chair. The Meeting opened with a prayer. The secretary read the minutes which were adopted as read. Two members were welcomed back after several months absence. The secretary reported that the cushion was finished and was on display. Tickets are to be sold by the members for the drawing of same. Sympathy was expressed by the members for Mr. Mattson, and hope for a speedy recovery. The meeting then adjourned, and a social time was had

in playing whist. The winners were, 1st prizes Mrs. G. Wilcox and Mrs. A. Osborn; consolation going to Mrs. Booth and Mr. W. Creek. Next meeting same place same time November 3rd.

M. E. Lovell, Sec.

LANGLEY PRAIRIE

Branch No. 10 held their regular meeting Oct. 2nd in the Parish room of the Anglican Church. President Tabb opened with singing the Pensioners recruiting song followed by the Lord's Prayer. There were 35 present, including four new members. A bill was received by one of our members who is on O.A.P. This matter was forwarded to our Executive Secretary, Mr. J. W. Hope to see what could be done about it. Mrs. Buckley, Mrs. Jones and Mr. Tabb were elected on the entertainment committee for proposed concert in the near future. Mr. West, Mrs. Reid and Mrs. Buckley gave a brief report of what they saw of some other parts of Canada whilst holidaying, but stated that they found no place that looked better than Langley. Mr. Peever also spoke of the kind reception extended to him while visiting in the U.S.A. A little community singing and refreshments ended one more good meeting.

A. T. Binsted, Sec.

LADYSMITH

The members and friends of Branch No. 9 who did not avail themselves of the invitation to attend the Annual Banquet of the branch on September 19th certainly missed a great treat both from a gastronomical as well as an educational viewpoint.

The ladies of the branch had prepared a most sumptuous repast, to which about 75 guests did ample justice. Following the banquet the meeting adjourned to the large hall loaned for the occasion by the Order of Eagles.

The president, Mr. Joseph Mason, outlined the work of the branch, and complimented the workers. The president then introduced the speakers for the evening including His Worship Mayor Jamieson, Mr. C. R. Bennetton of White Rock, B.C., Provincial First Vice-president; General Pearkes, V.C., M.P., Rev. Armitage and Mr. Sam Guthrie, M.L.A.

Mayor Jamieson gave a splendid talk and stated that his sympathy and assistance was ready at all times in aid of the Old Age Pensioners. Mr. Bennetton, the guest speaker, outlined the work of the organization from its

foundation to the present time; its growth and expansion in British Columbia, Saskatchewan and Alberta, and the efforts to extend the cause into Eastern Canada. He also spoke of some of the benefits obtained by the organization on behalf of our Senior Citizens. He urged all to keep fighting for our objective of \$50 per month at 60 without the Means Test.

General Pearkes, M.P., stated that he was in favor of better conditions for the Old Age Pensioner, but not for the complete removal of the Means Test. Rev. Armitage gave a very encouraging talk and upheld the rights and aims of the Aged Citizens. Mr. Sam Guthrie, M.L.A., then gave an address in which he proved himself to be a real champion of our cause, comparing the meagre pittance doled out to Senior Citizens to the fabulous pensions granted to high ranking Army and Naval Officers, judges and other Civil Service officials. Mr. Guthrie said "Take some of the millions of dollars a day profit on liquor sales and use it to increase Old Age Pensions."

The musical numbers interspersed between the speeches were thoroughly enjoyed. Every item was rendered in really professional style, and they were decidedly the highlights of the evening. The following artists took part in this splendid programme: Vocal solos, Mrs. Heyes; duet, Mrs. Guthrie and Mr. Muir; violin solos, Mrs. Herald Kelly; vocal solos, Mr. James Mason; vocal duet, Mrs. Heyes and Mr. James Mason. The pianist for the evening was Mrs. David Mason.

A most enjoyable evening was brought to an end with the singing of the National Anthem.

Walter Joyce, Sec.

B.C. FRIENDLY AID SOCIETY

The monthly meeting was held in Pender Auditorium Oct. 11th, Mrs. Mortimer presiding. We had a large and happy audience. The grim reaper was busy among our members, four members passing on since our last meeting. Business was speeded up and during the winter months we plan to have a speaker. Ex-Alderman Greyell was our choice today. Mr. Greyell said he had dreams of how living conditions should be improved; also what could be done to beautify our city, and what should be done to bring more happiness to our aged pioneers who did such a wonderful job of building our Dominion. Mr. Greyell was heartily applauded and invited to come

again. Our pianist, Mrs. Martin provided a fine musical programme with Mr. G. Ford, Banjo, J. McDowell, accordion, and C. McLeod, violin (all blind men) rendered selections that tickled the toes of our audience. Miss M. Lawrie gave two readings which were appreciated. Birthday greetings were sung for members. Resolutions—resolved that we ask the Provincial Government to take up Health Insurance at next session of the Legislature.

The meeting closed with the singing of the National Anthem.

Margaret Webster, Sec.

VICTORIA BRANCH No.5

October 10/47

REPORT TO THE "PENSIONER"

The Old Age Pensioners' Organization, Branch No. 5, held its last general meeting October 1st at 2 p.m. in the Knights of Pythias Hall, Cormorant Street, Victoria. Again we can report a large number of members in attendance.

News as to the health of our President, Mr. Dyson, was encouraging and all were eager to express best wishes to him. Mr. Dyson, it was noted, will be in the Chair at the next meeting, Nov. 5th, to conduct the election of new officers and to introduce our guest, Mr. Bennetton.

The Annual Report for this Branch was ably presented by Mr. Partridge, Treasurer, and we feel contains a message to all concerned. The first half of 1947 there appeared to be an "underground movement at the general meetings to smash the organization". However the outcome was a stronger organization with a deeper feeling of friendship and harmony, and furthermore membership has been built up to a greater extent than ever before.

As a tribute to Pres. Mr. Dyson, Mr. Partridge stated that "he (Mr. Dyson) has given seven years of continuous work in the endeavour to obtain something more than a dole for Senior Citizens."

Mr. Partridge then remarked on the ultimate aims and objects of O.A.P.O.'s, briefly, "to obtain sufficient pensions of \$50.00 at 60 years and to abolish the Means Test." These can only be accomplished through concentration, attending every meeting, offering suggestions and increasing the membership in every way possible. Personal contact is all important in securing new members as has been proven in the last few months when 60 have newly enrolled. "Now don't

get the habit of saying 'Let George do it' for George will get tired of doing it. Unfortunately this happens too often, when, as I have said, dry rot sets in and the institution or association slowly dies a natural death." Purposes such as we have can be encouraged by worthwhile entertainments and social gatherings but let us not lose sight of them by too much concentration on a cup of tea.

At the conclusion of his report the meeting moved a sincere vote of thanks to Mr. Partridge for his fine work throughout the past year. This group is indeed indebted to him for all that he has done.

In answer to a resolution sent into the Executive Council of B.C. last month, Mr. Hope replied to Branch No. 5 stating that the delay in paying the increased pension was due mainly to the fact that the Act had not as yet been proclaimed by the Governor General and also that one of the Provinces had not agreed to the increase. It was noted by members that as a result of this delay at Ottawa a great deal of criticism has appeared through correspondence and in the newspapers. The Old Age Pensioners, at least, can say they have the majority sympathy of the press and public.

At this meeting Branch No. 5 enjoyed immensely and found educational value in films shown by the National Film Board for British Columbia. Jasper Park in Alberta and Bird Life in North America were the main features. A hearty vote of thanks was extended to the Film Board for their generous services in our behalf.

Miss W. Ronson,
Secretary.

"Where Most Men Shop"

Gregory & Price

Men's Wear

Abbotsford

Ladner

New Westminster

CHEMAINUS

At a meeting on Monday evening, sponsored by the Ladysmith Branch of the Old Age Pensioners Association, held in the Parish Hall, a Chemainus Branch was formed. Nine members were signed up and it is expected that

several more Chemainus residents will join shortly.

It is intended to hold another meeting in the near future.

VICTORIA AGED PENSIONERS' ASSOCIATION

The monthly meeting of the association was held in the Lower Hall of the First Baptist Church with a good attendance.

Mrs. Arnold, president, occupied the chair and the meeting opened with the singing of the Doxology and recitation of the Lord's Prayer.

The minutes of the last regular meeting were read, and the treasurer's report given and accepted unanimously. The illuminated address presented to Mrs. Ross Palmer was on view and received much admiration. The president made an appeal for clothing for the less fortunate members of the branch and received quite a number of promises of different articles. Owing to the resignation of the secretary, Miss Alice Street was appointed secretary pro-tem until the end of the year. The meeting closed with the National Anthem, after which refreshment were served and a happy afternoon brought to an end.

Miss Alice L. Street.

WHAT WINS

It's not the wealth you win that counts

So much as how you spend it;
It's not the space your years announce

So much as how you end it.
The gift of life conceals a prize

If you will but pursue it;
It often flits before your eyes
If you but only knew it.

It's not the tinsel show you make
That marks the life you're living;
But a mighty purpose, for whose sake
You are your efforts giving.
It matters not how long you live,
But how you battle through it;
And if your best you try to give
And really strive to do it.

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WHITE ROCK

The sixtieth regular meeting of the White Rock Branch No. 11, O.A.P.O., was held at the Palladium on Tuesday October 7th. In spite of the weather there was a good attendance..

The president Mr. F. Green occupied the chair and opened the meeting at 2.10 p.m. with the singing of "O Canada."

The minutes of the last meeting were read and approved, also the minutes of the executive meeting held on September 16th. A vote of condolence to the relatives of Mr. Millard and Mrs. Clara Hoad was carried, these members having passed on since our last meeting.

A very cordial welcome was extended to Mrs. Turner and Mrs. Wright who were present after their absence through illness. Mr. Turner on behalf of Mrs. Turner and Mrs. Wright on her own behalf expressed their deep appreciation of the many manifestations of sympathy received during their sickness. Accounts payable were passed and approved for payment. A vote of thanks to Mr. Aries of Vancouver for his gift of a collection box was expressed. Mrs. Leslie reported that no less than 17

members received birthday cards during September.

Mrs. Rees Morgan reported on the result of her interview with Mr. Graham regarding the use of the Palladium for the Annual Dinner on December 16th. Mr. Graham has offered the use of the building, kitchen, dishes and cutlery free of charge.

The president Mr. Green informed the members that the price of admission to the dinner was to show their membership card at the door.

At the conclusion of the business of the meeting an enjoyable program followed; community singing; solos by Mr. Williams and Mrs. Whitaker; piano solo Mr. McKean; a reading by Mr. Whitaker, and recitations by Mr. Griffin.

Mr. Coles gave a very interesting and informative address on hearing aids which was much appreciated.

The proceedings came to an end at 3:50 p.m. with the singing of the National Anthem.

E. A. Griffin, Sec. pro-tem.

CENTRAL PARK AND ROYAL OAK

The two branches held a combined meeting at Royal Oak, putting on a whist drive and sale of work and donated articles. Mr. J. J. Whiting and

Mr. Swan proved themselves to be very competent auctioneers. There was active bidding for the many useful articles offered and the sum of \$74.35 was realized which will be donated to the O.A.P.O. housing project.

The winners in the whist drive were Mrs. Newman, whose prize was a lovely pair of pillow slips; and Mr. Aldred won the vegetable marrow. Several other prizes were awarded during the evening. Entertainment was provided by Mr. Joe Rowlett, giving some fine selections on his concertina and humorous songs. Royal Oak members are asked to take notice that their branch will hold their regular meetings on the 1st Tuesday each month instead of the 2nd Thursday as was previously. The next meeting will be on November 4th.

S. Crispin, Sec.

**\$50 PENSION AT 50
SOUGHT FOR AGED**

CHILLIWACK, B. C. — Resolution asking a \$50 pension at 50 years for the aged was passed at a convention of South Fraser District Board of the Women's Institute here last week. The group also endorsed proposal to change the name from "Old Age Pensioner" to "Senior Citizen."

SPECIAL REQUEST

TO ALL SECRETARIES OF BRANCHES IN ALL DIVISIONS

**WILL YOU KINDLY FORWARD TO THE EDITOR,
BOX 1273, WHITE ROCK, B. C., THE NAMES AND
ADDRESSES OF YOUR OFFICERS FOR THE ENSUING
YEAR, TOGETHER WITH THE PLACE, DAY, AND
TIME OF YOUR MONTHLY MEETINGS, SO THAT A
COMPLETE DIRECTORY MAY BE PRINTED.**

Thank You,

EDITOR.

A Suggestion for Xmas, 1947

**Send to Your Friends
both Near and Far**

*A Year's Subscription
to your Pensioner Magazine*

•
**A Most Economical and Valuable
CHRISTMAS GIFT**

IT WILL EXPRESS CHRISTMAS GREETINGS, AND
HELP THE CAUSE, WHICH IS FIGHTING TO OBTAIN
A LITTLE SUNSHINE IN THE LIVES OF OUR SENIOR
CITIZENS.

Subscription — One Dollar per Year

SULLIVAN

The weatherman smiled on the afternoon of the O.A.P.O. meeting and a good number attended. The president, Mr. McArthur, opened the meeting and the secretary, Mr. Russell, read the minutes of the last regular meeting which were adopted as read.

The financial statement was also received. Kind greetings were sent to Mr. John Anderson, who has taken up residence in a home for the aged.

Greetings were also sent to Mrs. Ingram and Mrs. Graham, who are at present unable to attend the meetings owing to sickness, and the hope was expressed that they will soon be present again; their interest and help in the work has been a valuable asset to the branch.

After the business was finished a game of checkers was greatly enjoyed, and the members were entertained by piano and violin selections. After the serving of a dainty lunch the meeting closed with the members all expressing the hope that the \$5.00 increase would soon be coming along.

J. Wilson, Reporter.

EDMONDS

There were 46 members present, under the chairmanship of President Chantry. The minutes of the monthly meeting of September 1st and the executive meeting of September 26th were read and adopted.

There were four new members added to the roll, Mr. Ball, Mrs. A. E. Ray, Mr. L. G. Foisia and Mrs. Strawn. We also welcomed Mr. and Mrs. Banks on their first attendance, and friends Mr. and Mrs. Brawn from No. 2 branch.

Thanks were expressed to member Kemshaw for his donation of good workmanship on the new signboard announcing monthly meetings. We were sorry the donor was unable to be present on account of his wife's indisposition.

There was discussion about the advisability of conducting business meetings in the evening, and it was agreed that a committee be formed to arrange the change over.

The Loud Speaker

After hearing Mr. Simmance's report of his inquiries and information gathered it was agreed that he with Mrs. Beamish and Mr. Dickson carry this business through with authority to spend \$100 if found desirable after trial.

The Auction and Concert, Oct. 29th

On information from the president, thanks were expressed to Councillor

Beamish for undertaking to supply the requisite mimeographed circular letters. Thanks also to Principal Davey of Edmonds Street School for 24 posters made by the students of his school.

Housing Project

The president reported that he had acquired a good signboard and that Mr. Bolton and Councillor Beamish had arranged for work on and the erection of the board on the Suter Estate property.

The expense bills were submitted and ordered paid.

The president drew attention to the new storage cupboard; there will be lots of room for our kitchen utensils, books, etc., and a hearty vote of thanks was expressed to donor of the material, Mr. Ball, and to Mr. McCiay for putting the cupboard together.

Sickness Committees

The reports of sickness committees were adopted with thanks for their efforts, and sympathy expressed to our ailing members.

The treasurer's report was adopted as very satisfactory. He now has a supply of tickets for the concert and auction of Oct. 29th, to be sold at 25 cents each. Upon this we must largely depend for having a good time at Christmas.

Treasurer Simmance has been given some tins of tobacco through agency of Mrs. Markham and he was requested to thank the donors by letter.

The business finished, President Chantry entertained with some humorous readings on topics of the day re O.A.P. and on Woman's Rights. In doing so he revealed talents never before disclosed to us. Let him live long

and we well enough to give us more.

Tea, sandwiches and cakes, with banter and good humor closed the afternoon.

P. H. Dickson, Sec. pro-tem.

Garden Notes**FROM AN A.O.P.**

Dig all vacant land and leave as rough as possible for weather elements to improve.

Give the garden a general clean up for the winter months. Make stakes for spring and summer use, also collect pea sticks and store away to avoid rot. A row of broad beans, also early peas may be sown now in rich well drained land, taking natural precautions against birds and various pests. A dusting of soot may be used at any time for this purpose which will also be good stimulant and give good foliage results. Clean dead and unsightly leaves from Brussel sprouts.

HELPMATE.

Vancouver.

**FOR FINE FOOD EAT AT
The RIVIERA CAFE**

In the New Market Building
NEW WESTMINSTER, B. C.

**COLUMBIA
FUNERAL SERVICE**

New Westminster—Phone
Langley Prairie—Phone

**THE
British Columbian**

ESTABLISHED 1860

**SERVING NEW WESTMINSTER
AND THE FRASER VALLEY
FOR EIGHTY-SEVEN YEARS**

I. G. MacFARLANE

Publisher

Saskatchewan Division News

The Canadian Pensioners' Congress

President's Report to the Annual Convention, Prince Albert, Sask.
October 8th and 9th

In reporting for the Canadian Pensioners' Congress, I can state fairly satisfactory progress.

At last year's convention held at Moose Jaw, the Congress had no constitution and no finances. Just a name and four members: Messrs. Cole, Hope, Davenport and myself.

Now we have most of the ground work done but cannot expect full affiliation until we have a constitution approved and a financial system set up, which I hope will be completed at this convention.

The B. C. convention which is always held ahead of ours, have done their share. They have put the Congress on a permanent foundation. They have agreed to a twenty per cent per capita per annum commencing with 1947 to the Federal set up. They have approved a constitution which I expect will be put to this convention.

In regards to the east, they did not know anything about a set up of the Old Age Pensioners in the west and were not in uniformity with our objectives here. So we thought it best to contact them and give them a full outline of our work, Branch, Provincial and Federal, both Ontario and Manitoba. At Port Arthur there are quite a few railroad men who were used to the set up of the trade unions and therefore realized the necessity of a Federal organization.

In discussing the finances of the Congress they suggested twenty-five cents per capita tax but agreed that it was better to be uniform. They just had a membership of a hundred but sent a cheque to Mr. Hope for \$25.

Both Port Arthur and Manitoba had set their pension age at sixty-five but after telling them of the support we were getting and the uniformity of the west they passed a motion lowering the age to sixty so that now every Old Age Pension organization in Canada, with the exception of the branch at Edmonton, is uniform in their demands for \$50 a month at the age of sixty.

We have not pushed the appointing of representatives on the Congress from other organizations as we had no constitution or definite system of financing. All we had was the general principle.

I went to see Mr. Fisher, President of the Edmonton Branch, at no cost to the organization, and I do not think there is a chance of affiliation with their group. Their objective is the same as a few years back forty dollars per month at the age of 65.

I can give you a view point of the differences in the set ups.

In regards to the south of Alberta, the group which is supervised by Miss Baker, of Calgary, at Mr. Hope's suggestion I wrote to the secretary of Lethbridge branch suggesting that their branch take the initiative in sponsoring the organizing of the Provincial set up but did not receive any reply.

I think I know Miss Baker's ideas in regard to calling a western conference, her idea is the finances of the branch comes from the older folks who have none too much to spare, and that we cannot do anything more as replies that she has received from resolutions sent to Ottawa have been very favorable, that it does not warrant any further expense, which would have to be paid out of the pocket of the pensioner. We also have some with the same view point in Saskatchewan, who think that the money received here should be spent for the people here. This is a narrow viewpoint. They do not seem to realize that this money is being spent for their benefit.

That the members of parliament do not always go by their personal feelings but public opinion, which is what gets them their votes. The bigger organizations we have, the more this matter is brought before the public. The more weight it has with the ones who are in power.

We must be consistent with a system of progress. If we do not, why was this system started?

Why not let each individual do his own propaganda work instead of forming branches?

I do not want you to think that I feel it necessary to make an appeal to you. You have always supported any progress in the Pension movement, and I would like to thank the Saskatchewan Board of Directors for taking the initiative in backing us up when we needed financial support this year. The era that we live in is growing more and more toward the improvement of social services and the expansion of co-operation. Both Provincial, Federal and even to the United Nations, practically all coun-

tries are taking up the Old Age Pension Movement.

We do not expect to stop Federally, but hope to work in a small way internationally. There is now a reciprocal arrangement between Great Britain and Australia and it has been stated there can be a similar arrangement with Canada when the Means Test is abolished. This is a big undertaking but can only be as big as the support and planning that is given to it. In fact I think it can be one of the biggest organizations if a satisfactory plan of progress can be established and has the support of all the Old Age Pensioners' Organizations.

Mr. Hope is here with us, and I have intentionally not reported of the secretarial work in sending out briefs and correspondence, and I can assure you that Mr. Hope has certainly done more than his share of the Congress work.

NATHAN W. MEDD,
President.

Report of J. W. Hope, Congress Secretary, and Secretary of the B. C. Division of the Canadian Pensioners' Congress.

In reporting on the progress of the Congress during the year I would like first to give a very brief report on the Movement in my own Province, British Columbia.

I will make no historical references but speak of the situation today. This year 1947 we issued 3760 membership cards to the 26 branches in B. C. Four Branches are on Vancouver Island and 22 on the Mainland. Now nearly all these Branches have been established without much propaganda or campaigning, the people have realized the need for an organization of Old Age Pensioners and have joined. This is shown by the applications of 136 members at large whom we have never seen. Some of the Branches on the Island are quite a distance away from the Vancouver headquarters. Fernie is 713 miles away. I visited Fernie last year on my way to your 1946 convention. Dawson Creek is 1331 miles away, I have had several requests to visit that branch, but haven't yet made it.

The dues of the Branches are \$1.00 per year. The Branches have paid the B. C. Executive 20 cents per year per capita to run the Organization.

The 1947 B. C. Convention raised the per capita to 40 cents, of which 20 cents is to go to the Congress. The Branches in B. C. endorse the Con-

gress and refer to it in its new 1947 Constitution.

I am quite satisfied that the Association with the Congress of other Pensioners Organizations in Canada has increased the influence of our Movement. This is very marked in the Debates in the House of Commons during the last session. Our contacts with the Labour Congress and other trade unions are better understood and accepted. The Lumber workers' Unions on Vancouver Island helped to set up one of our Branches and supported another to the extent of 500 members among their own membership and friends. They invited me to address two of their Conventions on the Island. I feel that they would be able to do much more in support of our organizational work if we were better prepared to utilize their aid.

We are a little too slow for the present rate of organization. Too parochially minded. I was speaking to a Pensioners Organization in Alberta on the question of forming the Congress, the need for a Canadian wide organization or a federation of organizations to obtain our objective, \$50.00 a month at sixty. One member objected to any amalgamation as a waste of effort. He stated that they had the promise of the Alberta Government that the new Bill of Rights would give them \$50.00 a month so why take up our time and money in agitating for what was already in sight. We need to have the facts. We need the Congress to bring out the true conditions in the various provinces. Here is Alberta promising a Bill of Rights that will give the Old Age Pensioners \$50 a month yet does not even pay its 25 per cent proportion of the present Old Age Pension, but only pays 15 per cent and calls upon the Municipalities to pay the other 10 per cent. Councils passing on pension applications and reported in local papers in Alberta.

The function of our Congress as outlined in the recommended constitution would keep us all well informed of the administration of the Old Age Pensions and Social Services and other questions of vital interest to the citizens of Canada.

I must admit that we have a few old fogies in B. C. who are parochially minded and think it good enough to be known by the village parson and the Ladies' Aid of some charity committee, and getting by in such fashion—they see no benefits in any efforts beyond their own neighborhood. They live just in their own backyard. These people are difficult even when they

get into a Branch. They insist on setting up some kind of a church social committee. Church social committees do wonderful work as such and we can follow them in social work, but the needs of the present day pensioner require something of organization to obtain and retain the dignity and self-respect of a Canadian citizen retired.

The results of organization has been demonstrated to us by the 100 per cent increase in Old Age Pension. To be in an organization today is to be a somebody. A member with rights and representation to all authorities, Civic, Provincial and Dominion. And with the contacts we have and will further develop with the organizations with our objects in other countries. A member of the Canadian Pensioners' Congress is a person of dignity and responsibility far beyond his own backyard.

In organization there is found dignity, self-respect, a confidence in ourselves and in one another.

Where would democracy be without the great Federations of Labor? It would not yet have been born. The Organization of the common people that is Democracy. Our Congress is based on the principles of Democracy.

The great Federations of organizations today.

The American Federation of Labor.

The Committee of Industrial Organization.

The Trades and Labor Congress of Canada.

The Canadian Congress of Labor.

All these with millions of members in their affiliated organizations.

These Congresses are the mainspring of the Labor Movement.

We have consulted the Constitutions of these Labor Congresses in compiling the Constitution of the Canadian Pensioners' Congress.

Our Congress is not a new and separate organization but a Federation of existing organizations suitable to the needs of the Old Age Pensioners of Canada in dealing the Civic authorities, the Provincial Legislatures and the Dominion Parliament and Cabinet, and in co-operating with the brother and sister pensioners in the United States and across the seas.

Extracts From Prince Albert Herald

A resolution asking the provincial government to grant an immediate increase of \$10 per month in the basic old age pension to bring the payment to \$40 a month was almost unanimously passed by the Saskatchewan Old Age Pensioners' Association at the fourth annual convention in Arcade Hall here yesterday.

Another resolution, calling on the Dominion Government to pay a cost of living bonus of 17½ per cent to equal that paid Dominion civil servants was withdrawn in view of the previous resolution.

Mrs. Annie Douglas, Saskatoon, mother of Premier T. C. Douglas, was re-elected president for the year 1948. S. A. Lovell, Saskatoon, and Mrs. C. T. Reid, Saskatoon, were re-elected treasurer and secretary respectively. E. W. Sager, Prince Albert, and D. Marsden, Regina, were elected vice-presidents.

Delegates elected to the Canadian Pensioners' Congress were Mrs. J. C. Swanson, Prince Albert; G. E. Davenport, Regina, and J. S. Clearwater, Nipawin.

Speaking against the resolution asking the province for a \$10 pension increase, one delegate emphasized that Mrs. Douglas had already pointed out in the president's address why the provincial government had to withdraw the \$5 bonus that had been paid until the time the Dominion increased the basic pension to \$30 a month.

Mrs. Douglas said the Premier had given assurance in a press statement Wednesday that the entire matter of pensions would be taken up at the next session of the legislature and old age pensions may be increased if the Dominion Government fails to implement its economic and social security proposals.

Originally the resolution urged that the government be asked to restore the \$5 bonus, but after considerable discussion during which it was pointed out that "even \$35 per month was insufficient as a pension," the resolution was amended to ask for the \$10 increase to bring basic old age pensions in Saskatchewan to \$40 per month immediately.

Editor's Note

It was intended to publish a full detailed statement of the Saskatchewan Provincial Convention in this issue, but owing to the non arrival of the Provincial Secretary's report at press time, a full publication is deferred to the next issue.

Columbia Phone

Columbia Theatre

A Famous Players' Theatre
"Always a Good Show"
E. L. Zetterman, Mgr.
25c till 1 p.m.

OLD AGE PENSIONERS' ORGANIZATION, SASKATCHEWAN

Statement of Cash Receipts and Payments, Year Ended Sept. 30, 1947

Receipts—

Bank Balance Oct. 11 1946 less	
outstanding cheques	\$ 794.48
Branches per capita	1,046.40
	<u>\$1,840.88</u>

Payments—

Convention Expense	\$ 315.86
Organization Expense	260.30
Directors' Meeting	125.68
Secretary's Postage & Excise	53.00
Express, Telegrams, Parcels	37.86
Stationery, Printing Adv.	99.31
Membership Books and Cards	37.45
Hall Rent	12.00
Audit Fees	25.00
Secretary's Honorarium	40.00
Donation Federal Branch	150.00
Delegation Regina	51.00
Legislation Expense	20.00
General Office Expense	9.39
Cash in Bank Sept. 30, 1947,	
less outstanding cheques	604.03
	<u>\$1,840.88</u>

Audited and found correct:
Walter J. Weston, C.A.
Saskatoon, Sask., Oct. 6, 1947.

THE OLD AGE PENSIONERS' ORGANIZATION OF SASKATCHEWAN Incorporated 1944

The Old Age Pensioners' Organization of Saskatchewan Incorporated is working to secure a better standard of living for the pensioner. It also advocates a system which will provide social security.

The police of the organization is democratic. It is non-partisan and non-sectarian.

The organization regrets that the pension is considered a dole, and maintains that it is a due adjustment reward for services rendered during a lifetime of work as good citizens.

The present pension is inadequate and the Government of Canada admits that fact. The pensioners' object is to draw attention to the inadequacy by organizing and as a body presenting their views to the Provincial Government and through it to the Federal Government.

It is argued that the Government cannot afford to increase the pension. The Pensioners argue that it cannot afford not to, because of the present labor and economic difficulties. It can be seen that the larger the pen-

sion the more money in circulation, the more goods consumed the more business being done by everybody. In short, it means a help towards prosperity. From a humanitarian standpoint the pension should provide a decent living for Canadian citizens in their declining years.

Fellow citizens: this is your movement, working for your benefit. The more members and branches we have the greater will be our power and influence, and the sooner will our objective be attained. Union is strength. Join the organization and help a worthy cause.

For information regarding membership or organizing a branch in your locality, please write our Provincial Secretary, who will forward you all information in that regard. The membership fee is one dollar per annum.

No one is too young or too old to become a member.

Provincial Executive.

MOOSE JAW

Branch No. 5 is very much alive, and the interest shown in the work of the organization is very gratifying with membership steadily increasing.

During the summer the activities of the various committees included 167 visits to sick members in their homes or at hospitals distributing gifts of fruit, candy and other comforts. At the Exhibition the branch had a stall at which they distributed literature and advertising matter; 1500 circulars were handed out and forty-eight new members were enrolled.

A tag day was held in the city on August 16th and the large sum of \$534.16 was collected. The Senior Citizens did a great work in this. Mrs. Manderfield aged 70 years collected \$46.00; Mrs. Parsneau \$41.34; Mrs. Wickings topping the list with \$56.77. The oldest lady tagger was Mrs. McGuire, aged 83 years, who collected \$14.52. The auxiliary of the C. C. L. postponed the O.A.P.O tag day at their picnic, but promised to raise \$200.00 as a donation to the O.A.P. cause. The thanks of the organization is extended to the officers of the Y.M.C.A. for their great help in loaning the use of the rooms in their building for the taggers on Tag Day.

The sick visiting committee made a visit to the St. Anthony's Home where about 125 aged people are residing, and reported conditions very cheerful and comfortable. The branch celebrated two golden weddings of members during the year, and it is rumored that other weddings are in the offing.

Moose Jaw branch should be congratulated on their able and energetic president Mr. Art. Porter, and he should congratulate himself in having such a good staff of able officers and committees to work with him.

INDIAN HEAD

Considerable local interest was shown at the meeting on Sept 24th when a branch of the Saskatchewan Division of the O.A.P.O. was established in Indian Head.

The usual officers were elected, and the branch got away to a good start. Judging from the energy and interest shown by the audience present there is every prospect of a good strong branch here.

WOLSLEY

The new branch here was organized on Sept 23rd with 15 paid up members. Keen interest was shown in the work of the organization.

The organizing officer pointed out the great need of organized effort in order to bring an adequate system of Social Security for all the Senior Citizens of Canada. It is just now the busy harvest season in the Wolsley district, but with the greater leisure time in the fall, there is every indication that the number of active members will be greatly increased.

Keep up the good work. The Senior Citizens cause is an international cause.

NIPAWIN

Nipawin Branch No. 14 O.A.P.O. held their annual meeting Thursday afternoon October 2nd with a record attendance. The reports from the President, Secretary-treasurer, the different committees and the financial statement showed the branch making good progress and looking forward to another active year.

The following officers were elected: President, J. S. Clearwater; First Vice-President, Mrs. Agnes Remple; Second Vice-President, Mr. Hirman Finder; Secretary-treasurer, Mrs. Grace Johnston. Mrs. J. S. Shepton was appointed chairman of the entertainment committee.

Grace M. Johnston,
Secretary-treas.

SANGUINE JEWELERS LTD.
"The Treasure Store of Fine Gifts"
Columbia St.
New Westminster, B. C.

A Visitor's Impression

It was a long dreary drive in not too warm an atmosphere, through various kinds of country, rolling and otherwise. A well kept farm here and there, but mostly the sombreness of winter coming, was apparent in various ways. Some farmers were busy putting up snow fences, others taking in the last of a very meagre crop.

Soon the darkness blotted out the traveller's view of the surrounding countryside, and one began to feel the drowsiness and weariness of the journey. Suddenly a turn in the road brought to view the prettiest sight soon for some time. Two rows of myriads of lights gave the traveller the warmth and cheer so welcome after nine hours of steady motion. Prince Albert! Yes! As one slowly moved down the hill and across the bridge into the maze of lights, one really felt the home-like atmosphere, which was doubly experienced when, upon alighting from the bus the first person encountered had the badge A.O.P. Then one did feel at home, and happy that someone was thoughtful enough to meet the traveller and direct his weary feet to an abode of comfort.

The home of the traveller for the next few days left nothing to be desired in service and relaxation. The culinary experts might have been imported from the "Ritz" itself, for the meals were excellent.

Good fellowship and cordiality reigned supreme in this Royal City as shown when its youthful mayor provided vehicles to transport many visitors to the convention on a tour of this friendly city.

The traveller wishes here and now to say "Thanks for a splendid reception."

TRAVELLER.

White Rock, B. C.

PATRICK H. ASHBY M.P.

I should just like to point out one or two things, Mr. Speaker, So much has already been said, and I do not want to repeat too much, but here is a typical case, a little old lady who writes as follows:

I am a widow, sixty years of age. What is there in life for us? Many people think there is a widows' pension; they are confused with the mothers' allowance which does not help a widow of this age.

We are old, tired, and afraid of the future . . .

All the discussion on lowering the age limit for the old age pension is

good but in the meantime many widows are desperate and afraid.

Then we talk about freedom from fear! What a sham! Here are poor souls who live in fear. They know not where the next meal is coming from.

We have an abundance of experts. If they do not know how to do the jobs, it is time we discharged them from office. We know what our old folks want. If we put it up to a vote throughout Canada I am sure they would soon let us know.

In the meantime, instead of calling this an old age pension or an allowance, why not say that this shall be a refund of taxes which have been collected from these old people during their lives and the refund shall be at \$60, \$75 or \$100 a month as they see fit, not as we see fit?

CCF Passes Resolution On Widows' Pensions

Whereas we have no pension in Saskatchewan for non-employable women below old age pension age;

And whereas municipal relief is the only visible form of support for these women, and is entirely inadequate;

Be it resolved we ask the government to put legislation on the statute books as soon as possible to provide for an adequate pension for non-employable women and wives of old age pensioners over 60 years of age.

OLD AGE PENSIONS

Resolve that wherever the government finds it necessary to discontinue old age pensions or mothers' allowance payments the recipient should be given reasonable notice.

That this meeting endorse the efforts of the C.C.F. to have the old age pensions increased.

Whereas we have been pressing for an increase in old age pensions, the lowering of the age limit to 65 years, and the removal of the means test;

And whereas a largely signed petition was presented to the dominion parliament by M. J. Coldwell, M.P.,

And whereas the federal government has recently increased the pensions by only \$5 per month, and has not lowered the age limit nor removed the means test;

Therefore be it resolved that we view this action with regret and register a deep disappointment that action was not taken along the lines suggested in the petition.

Be it resolved that an endeavor be made to have legislation enacted to provide old age pensions of \$50 per month to be paid to all citizens who have attained the age of 60 years.

HANDICAPPED CIVILIANS

That we urge that the projected Handicapped Civilians' Association be supported by the social welfare department of the Saskatchewan government.

OLD AGE PENSIONS

That this convention go on record as supporting the demands of the Old Age Pensioners' Association for an old age pension of \$50 per month at 60 years of age; and we strongly condemn the action of those M.P.'s who in the guise of supporters of this long overdue act of justice to our aged citizens, continue year after year to talk the motion out, thus preventing it ever coming to a vote.

INFORMATION PLEASE

October 9th, 1947

Dear Sir:

As a new subscriber to the Pensioner I would like a little information re O.A.P. Can an Englishman who has lived in Canada over 30 years claim a pension in B.C. after working there from June 1942 till Easter 1946. Any information will be greatly appreciated.

Yours respectfully,
James Boyson,
Belbutte, Sask.

ANSWER

Dear Mr. Boyson:

If you are 70 years of age and have resided in B.C. for three years immediately preceding your application for Old Age Pension, then you may apply to the B.C. Pension Board, otherwise your application would have to be made through the Pension Board of the Province in which you reside at the time of application.

Editor.

AGE IS A STATE OF MIND

If you no longer look ahead
If ambition's fires are dead,
And hopes are cold
Then you are old.
But if in life you do your best
And greet each day with hope and zest,
And love you hold—
No matter how the years go by,
No matter how the birthdays fly,
—You are not old!

ALBERTA DIVISION NEWS

CALGARY

The regular monthly meeting of the A.O.A.P.S. was held in the Victoria School Auditorium on October 8th at 8 p.m. Mr. Tom Glen occupied the chair and the guest speaker was Alderman P. N. R. Morrison.

Two minutes silence was observed in respect for one of our members, Mr. Adam Griggs who recently passed to his rest.

The chairman stated that he was honoured by being invited to preside, and heartily welcomed Alderman Morrison. He congratulated the pensioners in Vancouver for their efforts to bring their cause before the public. He stated that all were engaged in the fight for better conditions for our Senior Citizens and said there is nothing more true than the saying, "It is the poor that help the poor." Announcement was made that a party similar to the one given in January would be arranged for the end of the year under the sponsorship of the Machinists from the C.P.R. Ogden Shops. The party would be bigger and better than before. Mr. Glen then thanked Alderman Morrison for the splendid fight he had made in the matter of having Street Car Passes continued. The secretary gave her usual encouraging talk, expressing the pleasure of everyone at the news that our president, Mr. Fred Anderson, M.L.A., was progressing favorably and expressed the hope that he would soon be back at the meetings. He is sadly missed as he has done a great work for the branch. The secretary then appealed for more lady helpers to assist in the work of sick visiting and paid tribute to Mr. W. Maitland for the valuable assistance he had given in visiting at the homes and in the hospitals. Mrs. Emma Robinson and Mrs. Helen Dixon volunteered their services. A motion by Mr. Miller was carried unanimously thanking the "Calgary Herald" and the "Morning Albertan" for their kindness and courtesy in publishing notices of the meeting during the past six years. There was a good show of hands when the secretary asked how many had availed themselves of the Free Medical Services, and also how many were happy that they had received the increase in pension. The secretary laughingly suggested the increase would be a good first instalment on a new fur coat.

The secretary reminded members

that their memberships were necessary in order that the organization be enabled to continue to work for their benefit, and she also urged them to take out subscriptions or renew their subscriptions to our paper "The Pensioner," stating that the Editor is endeavouring to make it as informative and interesting as possible and that all should subscribe to this wonderful asset to our cause. It was announced that tickets for another draw would be given out at a future meeting.

In conclusion Miss Baker stated that we were all one big family and asked each member to shake hands with those within reach demonstrating the friendly and congenial spirit which has been such a great factor in making our meetings such a success. Everyone responded heartily.

Alderman Morrison was then introduced and expressed his pleasure to be at the meeting, and how glad he was to see Miss Baker back at her post after her long illness. The speaker assured the audience that he was not really so wild as the papers often described him, but that in order to get results one had to put up a stern fight. His principles he said were never to be a turncoat, and he always tried to carry out the Golden Rule: "Do unto others as you would have done unto you."

The speaker said there were many obstacles to overcome, one of which was the Street Car passes which had been granted for three months and then cancelled. He said the cost of printing tickets was about \$17.00 and out of 1400 pensioners only about 350 had asked for this benefit, proving there was no attempt to impose on the city, yet the Council had decided after three months' trial to discontinue it. The policy of asking for a plebiscite or leaving it to be brought before the new council was being discussed. A hearty vote of thanks was accorded the speaker. Entertainment was provided by Mrs. W. H. Phillips, wife of the secretary for the Blind Men's Organization, and community singing was enjoyed. Mrs. Phillips rendered some splendid selections on the piano.

The secretary emphasized the fact that the meetings were not exclusive to pensioners, but that the younger folks were invited to attend and assist in the work, each member being asked to bring a friend of any age.

Any information as to pensions can be had by contacting Miss E. Baker,

72 Calgary Apts., and application papers will be gladly filled in by appointment. Write or phone M 3147.

Ethel Baker, Sec.

LETHBRIDGE

A well attended meeting of the O.A.P.O. was held on Oct 2nd. President Emery was in charge and in his usual good form. Our secretary Mrs. H. L. Cunningham, back from her holidays, was kept very busy with correspondence etc. The bazaar will be held on November 27th at the Gas Company Auditorium, and although many members are helping in the preparations for this event, we could do with a little more help. Rev. N. W. Whitmore gave a short talk on the value of Canadian Citizenship, pointing out that while our way of life may not perfect, we can be very grateful for the many blessings we enjoy as Canadians, and as a member of the British Commonwealth of Nations. The Salvation Army Male quartette rendered several numbers which were well received. The community singing which followed was thoroughly enjoyed, and everybody felt better for taking part in it. Several new members joined up and more subscriptions to the Pensioner were received.

A meeting will be held on the North side shortly. A hearty vote of congratulations was tendered to Mr. & Mrs. Rogers who celebrated their fifteenth wedding anniversary this month.

The meeting endorsed the President's appreciation of the excellent care and attention given to the elderly people in Galt Hospital. A tasty lunch and a social chat completed a happy evening.

Guy T. Power,
Sec.

Edmonton Safety Council

Dear Mr. Bennetton:

A few days ago on one of our busiest streets I found a chap trying to buck traffic by crossing the street in the middle of the block, he had just left the curb but even then he nearly mixed with a motorist who fortunately was driving very slowly and carefully. I got him back on the sidewalk and told him how foolish it was not to be more careful and that he should only cross streets at intersections. He said I had a right to cross anywhere because I am an old age pensioner. I found he had only that morning received his first pension cheque, he had the idea that a pensioner had special rights in crossing

streets, and that all traffic had to look out for him; how he expected drivers to know he was a pensioner had apparently not entered his head.

I found the chap was only just seventy and told him I was seventy-four, though not a pensioner; that I recognized I had to be more careful than when I was younger. Perhaps my talk did some good; I hope so. However, when I got back to the office I wrote an open letter to all pensioners. I showed it to the Minister in charge of pensions in this province and he has agreed to send it to all pensioners in the province.

I am enclosing a copy and thought you might like to use it in your paper.
Edmonton Safety Council.

H. Stutchbury, Executive Secretary.

Dear Pensioner:

I'm past seventy, and see and hear well, but the hinges of my legs seem to be a little rusty so I'm more cautious than I used to be in the home and on the street. When I cross the street I wait for the green light, I don't cross in the middle of the block. I look four ways when I cross on streets where there are no light signals.

I find most motorists are just as anxious as I am to prevent bumping into me and hurting me.

Too many of we older people are getting mixed up in accidents which we might have avoided. We have to be a lot more careful than we were when we were younger.

Won't you please watch your step wherever you are, cross the streets only on crossing, if you don't see or hear so well, or are not so spry, just ask someone to see you safely across. They will be glad to do it.

PLEASE BE CAREFUL.

A TRAGIC MOMENT

On our journey to White Rock, returning from the Saskatchewan Provincial Convention we stopped off at Calgary on Sunday, October 12th, arriving at 9 a.m. There we had the pleasure of meeting Miss E. Baker, the charming secretary of the Calgary branch of the Alberta Old Age Pensioners' Society, a pre-arranged meeting. We adjourned to the lunch room for coffee, and were soon busy discussing O.A.P. business, and on our part endeavouring to prove to Miss Baker the advantages of affiliation with the Dominion Congress of Old Age Pensioners' Organization. During our earnest discussion, time fled quickly, and we were aroused by the

warning bell advising us of the fact that our train was due to leave, and snatching up hats and coats we made our way out of the lunch room, forgetting to pay for our repast. Imagine our embarrassment when a pretty waitress came running up to us demanding payment for our meal. "Were our faces red." Safely on board the train for home we shuddered to think of the news item that might have appeared next day in the Calgary Herald. "Editor of the Pensioner arrested for obtaining goods without payment."

Speakers Urge Pension Grants for Indians

Tribes are termed Canada's own Displaced Persons'

—Calgary "Herald", September 22, '47

"Indians are people. A great many white people who should know better seem to have forgotten that fact," John Laurie, secretary of the Alberta Indian Association, told a public gathering in the Memorial Hall Sunday during a discussion regarding old age pensions for Indians.

"When they surrendered the prairies to us they believed the treaties would be regarded as sacred and that they would be intelligently adjusted to meet the changing needs of the times," he continued.

Mr. Laurie stressed the fact that Indians should be eligible for old age pensions. He said that about 3,000 Indians had served in Canada's armed forces during the Second Great War and many had served with distinction. Although they were expected to come to the defence of their country when they were needed they were never consulted regarding legislation which concerned them.

"They do pay many taxes such as excise and sale, more than enough to cover pensions for them.

"So far as the money and food rations received by them from the government are concerned, they receive only \$5 each year and their rations are merely enough to keep body and soul within speaking relation of one another."

"I am sick and tired of hearing about Europe's displaced persons being brought to Canada. I am sorry for them and deeply sympathize with their plight but after all we have displaced persons right on our own doorstep."

Mr. Laurie deplored the fact that race prejudice was so strong in Canada.

Chief David Crowchild, chief of the Sarcee band, director of the Alberta Indian Association, made a sincere plea for assistance for elderly Indians on the reservations and stated that, although many white people sympathize with them, few were actually aware of the problems which beset the Indians.

The first member of parliament to introduce a motion that Indians have old age pensions, D. S. Harkness, G.M., M.P. for Calgary East, discussed the merits of a contributory basis for pensions. He said that as long as pensions were on such a basis they would merely be a political football with "old persons getting most of the kicks."

Stressing the impossibility of the average man saving sufficient money for his old age and the fact that the public dislikes paying taxes, Mr. Harkness said a contributory basis was most plausible.

LETHBRIDGE

The September meeting of the Lethbridge branch was held in the Y. M. C. A. and was well attended. A large proportion of business was thoroughly discussed. The meeting confirmed the appointing of Mrs. Murdock and Mr. J. E. Miers to the board of directors, also Mr. A. P. Perry to the position of 2nd Vice-president.

It was decided to hold a bazaar on November 6th. A committee of ladies headed by Mrs. R. R. Robinson is busy working out details of this important event. A letter of thanks was read from Mrs. McGilvray, and we hope she will be back with us at an early date. The president, Mr. J. Emery, spoke about increasing the membership, suggesting that every member bring a new member. Mr. J. N. Murdock outlined his proposition on the sale of Christmas trees and asked that this organization act as sponsors. Details were thoroughly discussed and it was decided to act as sponsors for this sale. A tasty lunch and social chat brought a pleasant evening to a close.

G. T. Power, Sec.

An official conducting a government quiz called on Mrs. Jones and asked her what she did with herself all day.

"I keep the house clean, cook all the meals, wash the dishes, do all the laundry, mend the clothes and queue for food," she replied.

The official thanked her and made an entry in his notebook. It read:

"Mrs. Jones — housewife — no occupation."

Manitoba District News

WINNIPEG

The first executive meeting of the Fall and Winter season was held on September 3rd at the home of Mr. and Mrs. Hirtel, and many business items were discussed. The secretary was instructed to invite Mrs. Brett to our next executive meeting. After disposing of the business matters the meeting took the form of a picnic with a corn roast and refreshments. A vote of thanks was extended to Mr. and Mrs. Hirtel for their kindness and hospitality.

The first regular meeting was held on September 10th in the Trinity Hall. The president occupied the chair and welcomed the members and friends. Two minutes silence was observed for the victims of the terrible tragedy in the Dugald district. Mr. Gray, the guest speaker, compared the large increases granted to M.P.'s, civic officials, etc., with the \$5.00 insult to Old Age Pensioners. He suggested that all members write to the members of the Legislature, and demand a reply. Mr. Gray said "Don't beg, demand. You are not beggars, but pioneer men and women." He referred to the sufferings of the aged citizens, and said "Expose those who made you suffer. Take it to the public; take it to the people and tell them you do not want sympathy but action to provide comfort and a decent standard of living." There are 14,000 pensioners in Manitoba trying to exist on \$30.00 a month. He urged the members to keep up the fight for \$50 per month without the abominable Means Test. Mr. Gray was heartily applauded for his speech.

Mr. Field, a visitor from Branch 26, British Columbia, gave an address and urged that we endeavor to increase our membership, and get the organization extended in all parts of Manitoba. He described the methods of the B. C. branches, their numbers, slogan and constitution, and the benefits to the Aged Citizens through the work of the organization. Mr. Fields stated he had made arrangements to hold a meeting in Weston in the Masonic Hall for the purpose of organizing a new branch there, and a hearty vote of thanks was accorded Mr. Fields.

A meeting was held in the Masonic Hall in Weston on September 11th, Mr. Wyatt acting as chairman. He explained the object of the meeting and asked Mr. Fields to address them. The speaker gave a most interesting talk on the objectives of the organization, and both he and Mr. Coverdale answered

the many questions put to them. The opinion was expressed that an increased distribution of the 'Pensioner' magazine would be a great help in educating the people as to the work of the Old Age Pensioners' Organization in bringing about better conditions for our aged citizens. Those present promised to consider the matter carefully, and it is hoped that a new branch will be formed in Weston in the very near future.

Mr. Fields received a hearty vote of thanks for devoting his time while on holiday to bringing the message and information, and for his sincere interest in our cause.

Elizabeth M. Temple, Sec.

Ed. Note.—Keep up the good work, Manitoba, and spread the gospel of our cause far and wide.

WINNIPEG

On October 1st a most enthusiastic executive meeting was held in the Y.M.C.A. with president in the chair. Mrs. Brett of the Pensioner Labour Congress was guest speaker, and gave a most interesting address with valuable information. Three delegates were appointed from our executive to meet the executive of the Congress on October 9th.

The general meeting with the president in the chair was held in Trinity Hall on October 8th. The meeting was well attended as our friend Mr. Stanley Knowles was expected. He came, and gave us all the details possible of the doings of the last Session of Parliament. He expressed his disappointment over several things, and felt grieved that the Pension had not been raised to \$50, but he said "We intend to fight on until our goal is reached and hoped it would be at the next session." Mrs. Levitt, Secretary, moved that hearty vote of thanks should be extended to Mr. Knowles for all he has done, and is still doing for the pensioners' cause. The motion was greeted with considerable applause. Mrs. Brett again spoke at the president's request. Referring to the high cost of living etc., she felt that no one can exist decently on \$30 per month. She said "It is not living. Railway men are seeking an increase up to \$80 per month". She was pleased with Mr. Knowles' views and remarked that he had confirmed her own words of a week ago at the executive meeting as to where the money goes to. "The people must get together," Mrs. Brett said, "and demand this National emergency. Pick

up any magazine, and you will find that public opinion stands firmly behind the Pensioners." She referred to a forth coming broadcast, and stated that we must have co-operation from the organized public.

Delegates from both pension soc-join together to interview the local may join together to interview the Street Railway officials about free transportation. Mr. Vandergrast expressed the appreciation of us all for Mrs. Brett's efforts in these matters, and her wonderful address. Applause.

Elizabeth M. Temple,
Sec.

Letters to Editor

Dear Editor:—This is the month when our branches elect their officers to carry on the work of our organization for another year. I wish to offer a few suggestions in an attempt to assist our branches in this very important task. Select from your members the best and most efficient officers, and give them every help and support that is possible. There are plenty of able men and women in our branches who have had experience in church work, service clubs, friendly societies, etc., who only require the will to help with the work; it is a wonderful opportunity for them to contribute their share.

Everything depends on the amount of energy and interest we put into the fight we have undertaken, and if everyone does his or her part, victory is sure.

J. J. Whiting.

Vancouver.

October 18th, 1947

Editor Pensioner
Greetings:

I am an Old Age Pensioner and would like to have a copy of the Pensioner. Also some information about your organization.

Martin Andrews,
857 Richmond St.,
London, Ont.

Dear Sir:—Please find one dollar to cover my subscription for the Pensioner. It gives me much pleasure reading of the steady progress being made right through the entire country or the world at large.

Thanking you for service rendered.

WILLIAM GREEN,
Box 285, Coleman, Alta.

British Old Age Pensioner News

By THE EDITOR

So long ago as March, 1946, eighteen months ago, a deputation visited the Assistance Board, meeting Lord Soubury, Chairman; Messrs. Astbury and Hallsworth, members of the Board; Mr. Stuart King, Secretary and Mr. H. Fieldhouse, Assistant Secretary. This meeting was held with the main object of pointing out to the Board that it was a sheer impossibility for a supplementary pensioner to subsist on the main and supplementary pension, because the scale rate of the Board was at the pitifully low rate of £1 per week plus rent allowance for single pensioners, and 35/- per week plus rent allowance for married couples.

The Deputation was asked to produce evidence of distress amongst these poor people, and overwhelming evidence was sent to the Board on April 24th, from supplementary pensioners from every part of Britain. It was proved beyond any shadow of doubt that even at that time, when a supplementary pensioner had bought the barest of necessities, not enough by any means to keep body and soul together, they had only sixpence left. In actual fact, we had, so far back as February, 1945, given proof which has never been refuted, that even on a "fodder" basis, it took at that time £1-14-7d. to maintain a single pensioner for one week, and £2-13-1d. for a married couple.

It is a well-known fact that since that time, prices have risen enormously, and still the Assistance Board Scale Rate remains at the scandalous rate of £1 plus rent allowance for single pensioners, and 35/- per week plus rent for married couples.

Remember that a million and a half of our brothers and sisters are condemned by a soulless bureaucracy to a life of torment and anguish.

With a great fluttering of banners, the Government announced that, in their new Bill, every old person would be lifted right out of the poverty area; henceforth, people could grow old with confidence in the fact that they would not want. The real facts are, however, very different, for, contrary to every expectation, the supplementary pensioners, the most needy class in the country, were left out in the cold.

We shudder to think how they are faring to-day, when prices are far

higher than they were when we made our computations in 1945, for the cost of living is at least 30% higher than at that time.

How will they face another winter, short of food, because the only possible way they can economise is on their food; rent, coal, light, etc., must be paid—and if after meeting these vital expenses, they have practically nothing left, then the only thing to do is to cut down their food.

In a letter from the Assistance Board date 26th June, 1946, they say: "—out of their basic pension and supplementary pension, pensioners are able to provide themselves with adequate food and fuel, and to have something left over for other purposes."

Do M.P.'s Know the Truth

We wonder if they can still maintain this callous attitude; we wonder if they ever consult their thousands of Assistance Board Officers throughout the country, who know the real truth—that supplementary pensioners are slowly starving to death? If they do not, here it is; if they do, then each and every one of them should search his soul and ask himself if he is doing his duty. The Government policy (so we are told), is that nobody shall fall below subsistence level. Supplementary pensioners are far below this level, and we call upon the Government to implement their promises. The Assistance Board must raise the scale rate to 26/- plus a rent allowance for single pensioners and 42/- plus rent allowance for married pensioners—now.

"I have come to join my husband," said Mrs. Smith, arriving at the Golden Gates.

"Delighted to meet you, ma'am," replied the Keeper. "What was your husband's name?"

"Joseph Smith."

"I'm afraid that will not be sufficient for us to identify him. You see, we have quite a lot of Joseph Smiths up here. Are there any other means by which I can identify him?"

"Well, before he died he told me that if I ever kissed another man he would turn in his grave."

"Oh! I know the chap. Up here we call him Whirling Joe!"

"Can I borrow your carpet beater?"

"Sorry, no—he's busy in the garden."

A Social Tragedy

A "VAGRANT" DIES

According to police reports, 69-year-old John McKinley was picked up on a downtown street, charged with vagrancy and immediately sent to the General Hospital. He died last Saturday. The nature of his ailment is described as "suffering from starvation." The charge of vagrancy came too late to save his life. The frail body lies in the hospital morgue waiting to be claimed. To date there are no claimants.

The foregoing news item appeared in a Vancouver newspaper a few days ago.

Terse and concise as it is in its tabloid form, yet the item is pregnant with importance, and is an indication of the condition of hundreds, nay, thousands, of our Senior Citizens under the present system of Social Security.

This unfortunate 69 year old John McKinley, after dragging out his miserable existence in a state of starvation and neglect in an attempt to survive until he reached the required age of 70 years when he would have been entitled to apply for the old age pension, fell and died in his struggle.

Due to the fact that this poor old man was so inconsiderate as to fall and die on the public street his case became news, "A Vagrant Dies."

What of the thousands of Aged Citizens who are suffering the same starvation conditions, and who instead of shocking the public by dying on the street, linger and die of privation and malnutrition concealed by the four walls of some miserable back room, damp basement room, or flimsy comfortless shack. Nothing is ever heard of them, because they suffer and die in a perfectly respectable manner, and do not offend the feelings of the public.

Realizing the dire need of protection for these unfortunate people, under the age of 70 years, the Old Age Pensioners' Organization is spurred on to fight for better conditions of our Aged Citizens who through no fault of their own have fallen to the status of "Vagrants".

We need your help in our cause.

Editor.

Australian Security Plan

Australia provides a substantial social insurance programme for the majority of its people, but it is still a good deal less advanced than neighboring New Zealand. Australians have had an old age pension setup since 1908. The present modified program was adopted in August, 1943. Until 1939 pensions and other social security benefits were partially paid for by flat taxes on employers and employees.

Under the old system, only about half the Australian labor force was covered by sickness and unemployment benefits. Self-employed persons and those who made more than a stipulated salary had the option of a "voluntary" contribution program or no program at all.

Today, almost all of the labor force is covered by social insurance and almost all citizens are eligible for pensions. Men retire at 65, women at 60. The average annual payment to both is about \$285, with the maximum allowable income being about \$412.

Of the 275,456 Australian old age pensioners in 1943, a large percentage were widows. A widow with one child under 16 is allowed an annual maximum of about \$332, and a childless widow of 50 gets about \$285. A \$100 annual pension is allocated to widows living in state benevolent institutions.

The old age pension program is financed, for the most part, out of general taxation. Unlike the old system, neither employers nor employees are taxed.

Progress since 1938 in the old age pension field has been duplicated in the sphere of health benefits and unemployment compensation. In keeping with an act passed by the federal parliament in 1914, a national welfare trust fund, financed out of general taxation, provides the benefits.

The new system, which went into effect in 1945, is administered by a Director - General of Social Services with deputies in each of the six states making up the Australian Commonwealth. Both unemployment and sickness benefits are payable to all persons between the ages of 14 and 65 (60 for women) who have not qualified for pensions and who have lived in Australia for at least one year prior to filing a claim.

Unfortunately, the Australian government has not seen fit to abandon the means test, which is applied when sickness benefits are claimed.

The applicant must prove his dis-

ability and, in many cases, must submit to a state authorized physical examination.

Applicant for unemployment benefits must be willing and able to work. Persons on strike, or discharged because of misconduct, are not eligible. Sickness payments cannot exceed the applicant's average salary and any additional disability compensation from sources other than the state is deducted from the payments.

Unemployment compensation is available after a six day waiting period. The applicant may be required to submit to physical examination as well as to take up vocational training should the state consider such a step necessary as a prerequisite to re-employment.

Sick benefits, in addition to cash-payments geared to the cost of living, include hospitalization and medical care if required. Neither sick (cash) benefits nor unemployment compensation are of limited duration. They are paid as long as the applicant fulfills the required conditions.

Under the 1944 act, a special program for non-pensioners, not eligible for ordinary benefits, has been provided. Such persons may apply to the Director-General of Social Services for aid, but in no case may they receive a greater cash payment than that allowed an ordinary claimant for sickness or unemployment benefits. The means test may be used to determine the individual's eligibility under this phase of the program.

Newer aspects of the Australian social insurance setup include programs for care of war veterans and their dependents and survivors, and a special allocation for victims of tuberculosis.

Under a new maternity act, a bonus is paid for every child after one born to any family unit. An endowment scheme provides about \$1 a week for every child after the first in each family as long as that child is under 16.

In the jungle a big game hunter came upon cannibals about to sit down to their favorite repast. The hunter got into conversation with the chief, who told him that he had been educated at an American college.

"Do you mean to say," asked the hunter, amazed, "that you went to college and still eat your fellow men?"

"Yes," came the reply, "but of course, I use a knife and fork now."

A group of men were in the club just before dinner. The talk, for no good reason, turned to married life.

"Well," said one fellow, "the real comfort in life arrives when you've settled down with one woman you love. You can argue all you want, but it's my opinion that, once they've settled down, most men remain faithful."

Most of the men present agreed with him, but an older man in the group shook his head.

"I don't agree at all," he asserted. "And if you fellows are honest, you'll know I'm right. I'll bet any man a new hat that there isn't one of you who hasn't strayed from the straight and narrow since he's been married."

"I'll take that bet," cried one, swiftly.

"How long have you been married?" asked the cynic.

"Since last Saturday," was the reply.

The crowd roared, of course — and one of the listeners was so amused that he could hardly wait to get home to tell his wife about it.

At the end of the story he laughed and laughed. But his laughter died as he noticed a strange expression on his wife's face.

"What's the matter?" he asked. "Don't you think the story's funny?"

"Very funny," she replied, quietly. "But where is YOUR new hat?"

"You're looking downcast, old man. What's on your mind?"

"A piece of my wife's."

THE PENSIONER

The voice of your Organization
Leading the fight for adequate social security of Senior Citizens

To keep the wheels turning, more support is needed and needed now, will you do your share.

SUBSCRIPTION BLANK

Cut out and mail to
C. R. Bennetton
Box 1273, White Rock, B. C.
Please find enclosed \$1.00 for my subscription to the Pensioner.

Government of the Province of British Columbia

" OLD AGE PENSIONS ACT "

No. _____

APPLICATION FOR PENSION

(To be completed in duplicate.)

THIS APPLICATION requires a complete reply to each question. If the answer is " none " write " none " as your answer. LEAVE NO BLANKS. Give full particulars of all property owned by you or your spouse. Complete the declaration at end of form and have your residence for the past twenty years verified by separate declarations of some reliable, disinterested, unrelated person. (NOTE.—If there is more than one spelling of your name, please show each below on this application.)

1. Name _____
(Surname.) (Christian name.) (Former occupation.) (Sex.)
2. Address of present place of residence _____
(Street and number.) (City or town.)
3. Mailing address _____
4. If you have changed your name other than by marriage, by what name were you previously known?

5. How long resident in British Columbia? _____ years. In Canada? _____ years.
6. State below place or places of residence and duration at each address for TWENTY YEARS IMMEDIATELY PRECEDING DATE OF THIS APPLICATION:—

DATE.		ADDRESSES IN FULL.		
From _____, 19____, to _____, 19____, continuously at		(Street address.)	(City.)	(Province.)
From _____, 19____, to _____, 19____, continuously at		(Street address.)	(City.)	(Province.)
From _____, 19____, to _____, 19____, continuously at		(Street address.)	(City.)	(Province.)
From _____, 19____, to _____, 19____, continuously at		(Street address.)	(City.)	(Province.)
From _____, 19____, to _____, 19____, continuously at		(Street address.)	(City.)	(Province.)
From _____, 19____, to _____, 19____, continuously at		(Street address.)	(City.)	(Province.)
From _____, 19____, to _____, 19____, continuously at		(Street address.)	(City.)	(Province.)
From _____, 19____, to _____, 19____, continuously at		(Street address.)	(City.)	(Province.)

7. Have you previously made application for Old Age Pension or other pension? _____
Are you a blind person? _____ Is spouse blind? _____
8. Date of birth _____, 18____ Place of birth _____
Racial origin? _____
9. Are you a British subject? _____ By birth? _____ By naturalization? _____ By marriage? _____
10. Have you ever married? _____ If so, give place and date of each marriage, and full maiden name of bride and full name of groom in each case, even if since dead _____
11. Are you now married, single, widow, widower, divorced, or separated? _____
12. If married, is your spouse living with you? _____
If living apart are you so doing pursuant to decree, order, or deed of separation? _____
13. Date of birth of spouse _____ If spouse is deceased, give place and date of death. _____
14. Has your spouse ever been in receipt of Old Age Pension? _____
15. Has your spouse EVER applied for Old Age Pension? _____
If not, give reason _____
16. Occupation of spouse _____

17. CHILDREN.

Give following particulars regarding all living sons, stepsons, daughters, and stepdaughters:—

CHILDREN—Continued.

[illegible]

NOTE.—Are any of your children under 21 years of age, invalid? If yes, write "invalid" in column number 8.

18. INCOME.

The income of myself and of my spouse during the twelve months preceding this date was as follows:—

PARTICULARS.	Received by myself during past Year.	Received by my Spouse during past Year.
Salary, wages, commissions, other personal earnings, or profits from business		
Contributions to support by members of family, relatives, and friends, or fraternal or other organizations		
Free board and lodging		
Money from rent or sale of property, sale of live stock, milk, or produce (gross)		
War veterans' allowance or military or disability pension		
Workmen's Compensation, Old Age Pension, Blind Pension, Superannuation, Insurance, or other pension or allowance		
Annuity from Government or estate or other sources		
Dividends from shares, bonds, or debentures.		
Interest from money on loan, in bank, or other institutions		
Other means of sustenance or income, not shown above		

Give sources from which the foregoing income was received

19. Are you working now? _____ If so, for what rate of pay? _____

•20. Is your spouse working now? If so, for what rate of pay?

21. State names and addresses of employers in each case

22. Do you carry life insurance or lodge benefits?_____ If so, what amount and with what companies or fraternities?_____ State present cash surrender value_____

23. Does your spouse carry life insurance or lodge benefits?_____ If so, what amount and with what companies or fraternities? _____ State present cash surrender value_____

24. To whom is this insurance-money payable?

25. Do you (or does your spouse) anticipate receiving income or property at any time during the next twelve months? _____ Give particulars _____

26. Are you (or spouse) in receipt of pension, assigned pay, or dependent's allowance, as a result of the military services of a son or other relative? _____

If so, give his name, regimental number, rank, and unit 1st Lt. J. H. ...

27. If you (or spouse) had military service, give regimental number, rank, and unit _____

28. REAL ESTATE.

The following real property or purchaser's or vendor's equities therein or life or other interest is OWNED BY ME OR BY MY SPOUSE:—

Legal Description—Lot, Block, etc.	In whose Name? Husband's, Wife's, or jointly?	Is same now used as your Home?	Assessed Value.	Encum- brances.	Net Equity.	Name and Address of Mortgagee.
			\$	\$	\$	
TOTAL			\$	\$	\$	

NOTE.—Latest assessment notice and copies of mortgages should be forwarded with the application. Confirm balances now owing on mortgages by letters from mortgagees.

29. PERSONAL PROPERTY owned by me or by my spouse (in banks or any other institutions) :—

	Name of Bank.	Branch.	Amount in my Name.	Amount in Name of Spouse.	Amount in Joint Names.
In post-office savings bank			\$	\$	\$
In chartered banks					
In safety deposit box					
In other institutions					
		TOTAL	\$	\$	\$

30. OTHER PERSONAL PROPERTY owned by me or by my spouse:—

DESCRIPTION.	Owned by me.	Owned by Spouse.
Cash on hand	\$	\$
Money lent to, or in hands of, any person (give name and address)		
Live stock (sheep, cattle, horses, poultry, etc.). (Particulars)		
Shares, debentures, bonds, or other securities. (Particulars)		
Interest in business, stock in trade, or venture of any kind. (Particulars)		
Furniture or any other property not already specified. (Particulars)		
TOTAL	\$	\$

31. REAL PROPERTY TRANSFERRED OR DISPOSED OF IN ANY WAY:—
The following property, or equity therein, has been TRANSFERRED, GIVEN AWAY, SOLD, QUIT CLAIMED, LOST THROUGH FORECLOSURE OR FOR TAXES during the past five years:—

(a) REAL PROPERTY DISPOSED OF by me or my spouse during the past five years:—

Legal Description.	Transferred by.	Name and Address of Person to whom transferred.	Date of Transfer.	Terms.	Amount still Due.
					\$

(b) PERSONAL PROPERTY WHICH EXCEEDS THE TOTAL VALUE OF \$500 DISPOSED OF by me or my spouse during the past five years:—

Description.	Transferred by.	Name and Address of Person to whom transferred.	Date of Transfer.	Terms.	Amount still Due.
Furniture, shares, bonds, cash, money on deposit, on loan, or receivable, or other personal property, or interest in business					\$

NOTE.—Forward with application written proof of exact amounts still due from real and personal property disposed of.

32. With whom are you living?_____
33. Are you or your spouse paying rent?_____ If so, state amount per month and to whom paid_____
34. Have you or your spouse been receiving free board or lodgings or both?_____ If so, from whom?_____
35. From what sources have you and your spouse met living expenses during the past year?_____

WARNING

“ Any person who, for the purpose of obtaining or continuing a pension for himself or any other person at a higher rate than that appropriate to the case, knowingly obtains payment of, or continues to receive a pension which he is disqualified from receiving, or which for any reason is not payable to him, is liable to a fine not to exceed \$50 or to imprisonment not to exceed three months or to both such fine and imprisonment.”

I agree, in the event of this application being granted, to notify IMMEDIATELY the pension authority of any change that may occur in the financial condition of myself and spouse, or change of status in respect of marriage or place of residence of myself and spouse.

Dated at _____, B.C., this _____ day of _____, 19_____

(Signature of applicant.)

DECLARATION OF APPLICANT

CANADA: }
PROVINCE OF BRITISH COLUMBIA. }
To Wit: }

- I, _____, solemnly declare as follows:—
- That I am the applicant named in the foregoing application for an allowance under the “Old Age Pensions Act.”
 - That I am not an Indian as defined by the “Indian Act.”
 - That I have read or have had read to me the contents of this application.
 - That the statements and allegations contained herein are true to the best of my knowledge and belief, and no information required to be given has been concealed or omitted.

And I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath and by virtue of the “Canada Evidence Act.”

Declared before me at _____ }
this _____ day of _____, 19_____ } (Signature of applicant.)

(Signature of Stipendiary Magistrate, Justice of the Peace, Notary Public, or Commissioner for taking Affidavits.)

The Old Age Pensions Act

BRITISH COLUMBIA

File No.

FIELD SERVICE REPORT

Name of pensioner Date of visit

Address Visited by

Organized or unorganized territory (O.T. or U.T.) ? District office

LIVING ARRANGEMENTS.

1. With whom does pensioner reside?

2. Mention other members of the household, stating relationship, if any, to pensioner.

3. Check ✓ appropriate items:

In own house. ☐With member of family. ☐In boarding home. ☐In rented house. ☐Boarding. ☐In institution. ☐In rented suite. ☐In housekeeping room. ☐In single room (eating out). ☐4. Does the pensioner (and) (or) spouse receive free board?
If so, from whom?

Free lodging?

5. If the pensioner pays rent give the amount.

6. Give the name and address of the pensioner's closest relative or friend.

7. Give the name of an intimate friend in the community.

8. Supplementary remarks relating to LIVING ARRANGEMENTS.

INCOME.

9. Has the pensioner or spouse had any income from the following during the past twelve months? Answer "Yes" or "No."

(a.) Assigned Pay

(f.) Other pension, allowance or benefit

(b.) Dependents' Allowance

(g.) Sale of produce

(c.) Annuities

(h.) Earnings

(d.) Contributions from children

(i.) Gifts or legacies

(e.) Superannuation

(j.) Other sources

If answer is "Yes" give full particulars of gross amount received and expenses incurred, if any; also SOURCE from which it was received. In the case of (h) confirmation should be submitted from employer with dates of employment and gross earnings, also information as to what further employment may be anticipated.

10. Has pensioner, spouse, or any member of family had military service?
If so, give name, regimental number, rank and unit.

PROPERTY.

11. Give general location, legal description (lot, block, etc.) and full assessed value of pensioner's and spouse's real estate, and particulars of any mortgage or tax arrears. State whether owned by pensioner or spouse. State whether information was confirmed. If there is more than one property indicate on which one the pensioner is living.

12. State which, if any, of the properties is rented out to others and give amount of rent. (Include also under 9 above.)

13. Give particulars of pensioner's and spouse's personal property, including bank balances, bonds, investments, loans, securities, insurance, cash on hand, etc. Indicate whether owned by pensioner or spouse. State whether information was confirmed.
14. Give particulars of sale or disposal of any assets of pensioner or spouse during the past five years in the case of first investigation reports and during the period since the last visit in the case of follow-up reports.

ABSENCE FROM CANADA.

15. In the case of a yearly follow-up report state whether the pensioner has been absent from Canada since previous report was made..... If the answer is "Yes" give dates.
("Yes" or "No.")

BLIND PENSION.

16. If the applicant is applying for a Blind Pension state whether the spouse is blind.

17. PENSIONER'S CHILDREN AND STEP-CHILDREN.

GIVE:						
NAME OF EACH.	*Age.	ADDRESS.	OCCUPATION.	Earnings in past 12 Months.	Married, Single, Widow, or Widower.	No. of Dependent Children.

* In particular for minors; approximations sufficient for others.

18. Has the information on the above 17 points been checked with that on the application form (in the case of a first investigation report) or with the summary sheet (in the case of a follow-up yearly report) and any change been particularly noted?
19. SOCIAL FACTORS.
A separate report covering relevant social facts, as suggested by the outline provided, is to be attached in all cases. Care should be taken to make this as complete as possible in the first investigation report and to note further developments, changes, and outstanding facts in all subsequent ones.
20. Other explanatory observations and recommendations.

(If worker did not see pensioner personally please explain why it was not possible to do so and give other source of information.)

Submitted by.....

(Date).....

INSTRUCTIONS
for Completion of
OLD-AGE PENSION APPLICATION
FORM
Province of British Columbia

NOTE.

- (a) Keep this booklet until you have been notified that your application has been completed.
- (b) The questions in this booklet are numbered to correspond with the numbering on the application form.
- (c) **READ EACH QUESTION CAREFULLY.**
- (d) SEE that **ALL** blanks are filled in with a proper answer or with "N.A." "not applicable." Do not use dashes, — —, ditto marks, " " ", or other indefinite designations.
- (e) When **ALL** questions have been answered, complete the declaration at the end of the form and deposit it with your local office of the **SOCIAL WELFARE BRANCH** or with your **MUNICIPAL WELFARE OFFICE**.

SPECIAL NOTE. — If you will pay particular attention to these instructions it will assist the Board so that no unnecessary delay should be caused in considering your application.

IMPORTANT — Forms MUST be completed in DUPLICATE

INSTRUCTIONS REGARDING COMPLETION

NAME AND ADDRESS.

QUESTION No. 1.

Self-explanatory. (If there is more than one spelling of the name please show the alternative spelling(s) on the line below.)

QUESTIONS Nos. 2 to 5 are self-explanatory.

RESIDENCE.

QUESTION No. 6.

- (a) In answering, give dates if possible as: days, months, years; and street addresses carefully filled in covering the **FULL TWENTY-YEAR PERIOD** immediately preceding the date of application.

EXAMPLE:—

From June 1, 1922, to July 22, 1924. Address: 407 Bates Street, Regina, Sask.

July 23, 1924, to Nov. 19, 1930. Address: 1401 Will St., Victoria, B.C.

Nov. 20, 1930, to May 20, 1935. Address: Sardis, B.C.

May 21, 1935, to present date. Address: 1011 W. 10th Ave., Vancouver, B.C.

- (b) A Statutory declaration from some reliable person **other than a relative is required to prove the applicant's continuous residence in Canada for the past 20 years, as well as the exact period of residence in each Province.**

A DECLARATION FORM IS ENCLOSED for this purpose. Please see that all blanks are filled in.

In the case of residence outside of British Columbia, separate declarations in duplicate are required for each Province, preferably completed by persons still residing in the Province in which applicant has lived, as this is the only type of Affidavit some Provinces will accept.

If Canadian residence is only 20 years, give details of arrival in Canada by completing in duplicate the immigration form enclosed.

QUESTION No. 7.

This is self-explanatory.

AGE.

QUESTION No. 8.

Age may be proven by the following documents:—

- (1) Birth or baptismal certificate, if obtainable. (See page attached at back with information as to where to write for these.)
- (2) On proof being shown **that neither of these is obtainable**, then consideration may be given to evidence of age as shown by school, marriage, or lodge records, old insurance policies, army discharge papers, age given at time of filing on a homestead or pre-emption, age given at time of naturalization, age given when obtaining employment, age given when entering a hospital, age given the Immigration Department on arrival into Canada, American census records, and any other source which reasonably may be accepted.

In general when necessary it will save time in completing the application if you will write for all of these latter proofs of age as soon as you commence to fill out your application form.

- (3) If none of the above mentioned is available or satisfactory, then proof of age may be obtained from the Dominion Bureau of Statistics. (Special forms are provided to check the returns of any census taken more than thirty years ago—last census, 1911.)

QUESTION No. 9.

This is self-explanatory.

MARRIAGE.

QUESTION No. 10.

If more than one marriage be sure to give:—

- (1) Place and date of **each** marriage, marked 1st and 2nd.
- (2) Full maiden name of wife. (Important.)
- (3) Full name of husband, even if since dead.

QUESTIONS Nos. 11 to 16.

Self-explanatory.

CHILDREN.

QUESTION No. 17.

If the answer is "none" write "none" in the space concerned.
LEAVE NO BLANKS.

INCOME.

QUESTION No. 18.

Fill in ALL spaces.

LEAVE NO BLANKS. (Ditto marks, dashes, etc., are not acceptable.)

If the answer is "none" write "none" in the space concerned.

QUESTIONS Nos. 19, 20, and 21.

Self-explanatory.

However, if applicant or spouse has been working, please state his Unemployment Insurance number, if any.

INSURANCE.

QUESTIONS Nos. 22, 23, and 24.

Self-explanatory.

If you have an insurance policy please send a letter from the Insurance Company stating:—

Amount of the policy.

Present cash surrender value.

Name of the beneficiary.

QUESTIONS Nos. 25, 26, and 27.

Self-explanatory.

REAL ESTATE.

QUESTION No. 28.

Fill in all spaces—LEAVE NO BLANKS.

If the answer is "none" state "none."

When real property or interest therein is owned by applicant or spouse or both, the legal description (lot, block, city, etc.) should be given and **latest assessment notice** showing the full assessed value **should be sent in WITH THE APPLICATION.**

If there is a mortgage against the property or agreement to buy the property, a letter from the mortgagee or vendor is required, showing the legal description of such property and amount of principal and interest of the agreement owing by applicant or spouse at date of application for pension, also the rate of interest and terms of repayment of the mortgage.

PERSONAL PROPERTY.

QUESTION No. 29.

Fill in ALL spaces—leave no blanks.

If answer is "none" state "none."

BANK ACCOUNT, ETC. — If applicant or spouse has money on deposit in a bank or other account, a letter from the bank or other institution should be forwarded showing the amount of the balance at the time of application, in whose name the account is, and account number.

In the case of husband and wife be sure to show what is in your own name and what in that of your spouse's name and what is owned by both of you jointly.

OTHER PERSONAL PROPERTY.

QUESTION No. 30.

Fill in ALL SPACES—leave NO BLANKS.

If answer is "none" state "none."

BONDS, ETC.—Full particulars should be forwarded of all bonds, debentures, shares, or stocks, including the **kind of securities** and **face value**—in case of bonds; denomination, serial number, date of maturity and rate of interest—for Government bonds; number, and denomination of each, only.

SHARES.—In the case of shares please state the number held and the kind of shares. Production of such securities may be required.

In case of husband and wife be sure to fill in both columns.

PROPERTY TRANSFERRED OR DISPOSED OF.

QUESTION No. 31.

Self-explanatory.

However, if, during the five years preceding the application for pension there has been any sale of property, we require a letter from the person to whom it was sold or from the agent who handled the transaction giving (1) the legal description of the property, (2) the date of sale, and (3) the sale price and the terms.

If there has been any transfer of property during the five-year period, we should have a statement from the person to whom the property was transferred giving (1) the legal description of the property, (2) the date of the transfer, (3) the reason or reasons for the transfer, and (4) the considerations shown in the transfer and the assessment notice.

QUESTIONS Nos. 32 and 33.

Self-explanatory.

QUESTION No. 34.

If you are not receiving:—

Free board and lodging.

Do not pay rent.

Do not own any property.

Please state what arrangement you have made with regard to your lodging.

QUESTION No. 35.

Self-explanatory.

AGREEMENT.

Be sure to read agreement at end of form and affix your signature.

DECLARATION OF APPLICANT.

Self-explanatory.

All Field Service Workers of the Provincial Government, and frequently the Social Workers of the Municipal Welfare Departments, are Commissioners for taking Affidavits, and can complete Declarations for you free of charge, if in your vicinity.

BLIND PERSONS.

IN ADDITION to the foregoing an application from a **BLIND** person shall, in order to comply with the Dominion "Old Age Pensions Act" and Regulations, be accompanied by:—

- (1) Marriage certificate, if applicant is married; OR
- (2) Birth certificate of any son or stepson under sixteen, or a daughter or stepdaughter under seventeen years of age living with a blind applicant, if such applicant is a widow or widower; AND
- (3) Birth certificate and medical certificate of any invalid son, stepson, daughter, or stepdaughter under twenty-one years of age living with a blind applicant if such applicant is a widow or widower. A medical certificate should be submitted from the medical doctor who attended or is attending the invalid child, and should state the nature and extent of the disability of such child and the possible duration of the condition.

Each applicant for a pension in respect of blindness, if otherwise qualified, will be notified regarding the arrangements and place of any necessary medical examination to be conducted by the Department of National Health as to the applicant's sight.

Complete compliance with the above requirements will save unnecessary correspondence and delay.

THE OLD-AGE PENSION BOARD.

BIRTH CERTIFICATES.

Place of Birth.

Where to write.

1. Canada.....In connection with Canadian birth certificates, the Old-age Pension Board is able to obtain these free of charge.
2. England.....Registrar,
General Registry Office,
Somerset House,
London, W.C. 2, England.

Fee—5 shillings and 1 penny.

3. Scotland.....Registrar,
New Registry Office,
Edinburgh, Scotland.

Fee—3 shillings and 1 penny.

4. Ireland.....(a) **Northern Ireland—**
General Register Office,
Fermanagh House,
Ormeau Avenue,
Belfast, Ireland.

Fee—5 shillings and 1 penny.

(b) **Eire—**
Assistant Registrar-General,
General Register Office,
Custom House,
Dublin, Eire.

Fee—5 shillings and 1 penny.

5. Australia.....(a) **If born in North—**
Registrar-General,
Registrar-General's Office,
Treasury Buildings,
Brisbane, Australia.

Fee—7 shillings and 6 pence.

(b) **If born in South—**
Bureau of Census,
Canberra, Australia.

Fee—7 shillings and 6 pence.

6. United States.....Clerk of the County Court in County in which the
birth took place.

7. European Countries...Apply to the proper local consular office or directly
to the Registrar of Births of the parish in
which you were born.

HANDBOOK
for
OLD-AGE
PENSIONERS



VICTORIA, B.C.:
Printed by DON McDIARMID, Printer to the
King's Most Excellent Majesty.
1947.

Pension No. _____

Name _____

Address _____

District office _____

It is hoped the brief outline contained in this booklet will be helpful, but there will be many points on which you will require more complete information. On these please consult your worker or the Old-age Pension Board office. There are bound to be changes from time to time.

*Old-age Pension Board,
411 Dunsmuir Street,
Vancouver, B.C.,
December, 1947.*

Information for Pensioners covering Questions we are frequently asked.

1. What are the most important requirements for obtaining pension?

(a) To be 70 years of age.

(b) To have lived in Canada continuously during the twenty years immediately preceding the date of application; or, failing that, to have lived in Canada at some time at least twenty years previous to the date of making application and to have had at least sixteen years' residence in Canada since attaining the age of fifty years; or to have lived in Canada prior to twenty years ago for a period equal to twice the total of all absences from Canada during the twenty-year period mentioned above.

(c) To have an income of less than \$600 a year for one person or \$1,080 a year for a married person.

2. After application when does a pension begin?

When the Board is satisfied that the above requirements have been met the pension will begin as from the first day of the following month and the pensioner will receive his cheque at the end of that month. For example, if the Board has proof of the required facts on January 19th the pension will be paid as from February 1st and the pensioner will receive his first cheque at the end of February.

3. How much pension may one receive?

The full pension authorized by the Federal Government is \$30 a

month. The Provincial Governments of British Columbia and Alberta add a cost-of-living bonus of \$10 a month and \$5 a month respectively, hence a British Columbia pensioner may receive \$40 a month in all and an Alberta pensioner \$35.

It is hoped that arrangements may yet be made with other provinces that pay bonuses whereby pensioners from such provinces now living in British Columbia may receive such bonuses, but Alberta is the only province with which such an arrangement is in effect at present.

To be eligible for the British Columbia bonus a pensioner must have been a resident of this Province for at least three full years immediately prior to the granting of the pension.

4. Why do some pensioners receive less than the full amount?

(a) Because of coming from another Province from which they do not receive a cost-of-living bonus.

(b) Because of other income.
(See question 6.)

INCOME.

5. How much income may a pensioner have and still receive full pension?

\$240 a year from any source for a single person, widower, widow, etc.; \$360 a year for a married couple where both are applying for pension and \$720 a year where only one of them is applying.

It should be noted that in the case of married couples the income and assets are always considered jointly.

6. What goes to make up income?

(a) Free lodging, which is considered equal to \$5 a month or \$60 a year.

(b) Free board and lodging, which is considered equal to an income of \$180 a year.

(c) Regular contributions from children, other relatives, friends, etc.

(d) Calculated income from property. (See question 10.)

(e) Payments on agreements of sale. (See question 14.)

(f) Earnings. (See question 19.)

(g) Annuities. (See question 26.)

(h) Unemployment insurance.

(i) Other miscellaneous resources.

PROPERTY.**7. May a pensioner own property?**

Yes.

8. Does the Old-age Pension Board ever take over the property of persons who come on pension?

No.

9. Will the Old-age Pension Board administer the property of a pensioner?

No.

10. How does owning real property affect the pension?

The Pension Board estimates what a fair yearly income from the property would be and takes that income into consideration when calculating the pension. In doing this the Board may base its esti-

mate on the assessed or market value (whichever is the more equitable), or on a fair rental value, or on the net income if income is actually being received from the property.

11. Will the rent of a room be considered as income?

No, not usually in pensioner's own home in which he is residing, but if pensioner is residing in a rented house and sub-letting more than one room inquiries should be made.

12. May a pensioner sell his property without asking the Board's permission?

Yes.

13. Should the Board be notified when the sale is made?

Yes, immediately.

14. How would the sale affect the pension?

That would depend upon the amount of money received, the way in which payments are to be made, and whether the pensioner already has any income besides his pension.

Before completing a sale the pensioner should inquire from his worker or from the Old-age Pension Board just how his pension will be affected by the proposed terms of sale.

15. May a pensioner transfer property (to a son, daughter, spouse, friend, etc.)?

(a) Before making application.

If a pensioner makes a transfer of property exceeding \$500 in value within the five years preceding the date of application, his application

may be refused or the granting of the pension may be deferred or the pension may be granted at a reduced rate depending on the circumstances.

(b) After receiving the pension.

If a pensioner transfers property without the approval of the Board, his pension may or may not be suspended (depending on the circumstances) until the value of his equity in the property has been exhausted at the rate of \$600 a year (if single) or \$1,080 a year (if married).

The whole question of transfer of property is so involved that full details cannot be given here. It is suggested, therefore, that when in any doubt the pensioner should consult the local social worker or communicate with the Board.

- 16. At the death of the pensioner will the Board take the property and other assets?**

No.

- 17. Does the Board make any claim against the estate?**

Where an old age pensioner leaves an estate of less than \$2,000 which he has willed, no claim is made.

Where an old age pensioner leaves an estate of over \$2,000, a claim may or may not be made depending on the circumstances. If a will is left \$2,000 of the estate would be exempted in any event.

Where an old age pensioner leaves an estate of less than \$2,000 but has left no will, the Board may make a claim if circumstances in the opinion of the Board justify this.

The Board is not interested in small personal possessions.

- 18. Should a pensioner make a will?**

Yes.

EARNINGS.

- 19. What amount may the pensioner earn without affecting the pension?**

If single, widow, or widower the pensioner may only have a further \$240 a year income besides the pension. If married, inquiry should be made. (See also question 5.)

- 20. If a pensioner takes a job or receives other additional income does he need to let the Old-age Pension Board know?**

Yes, he should immediately tell the Board.

21. If a single pensioner takes a job earning approximately \$50 or more a month will he be cut off pension?

Yes, until the job is finished.

22. If a pensioner is temporarily cut off (suspended) will there be difficulty in getting back on pension when his employment stops?

No. If the pensioner notified the Old-age Pension Board when the work commenced, he will be reinstated as soon as he informs the Board that his employment has ceased. He should bring with him a letter from his employer to that effect and be prepared to submit any other information that may be required to bring his case up to date.

23. Will he have to account for the spending of the wages he earned?

No. Not if he notified the Board when employment started.

BANK ACCOUNT, STOCKS AND BONDS.

24. May a pensioner have a bank account, stocks, bonds, etc.?

Yes.

25. What amount?

No specified amount, but anything over \$250 for a single pensioner and \$500 for a married couple is calculated under the Canadian Government Annuities Plan. This is why pensioners are required to give information about bank accounts. (See question 26.)

ANNUITIES.

26. What happens when a pensioner has more than \$250 or a married couple more than \$500?

The Board finds out what income he or they would have if the excess amount were put into a Canadian Government annuity. The amount of the annuity will be considered as income.

27. What happens if a pensioner does not wish to buy an annuity and uses the money for some other purpose?

In that case the Board will still have to consider that the pensioner could have had an income in the form of the annuity above, and the amount of this *calculated* annuity will be considered as income—and if large enough may affect the pension.

28. How long will this annuity continue to be treated as income?

Generally, during the life of the pensioner. There are circumstances, however, in which an annuity may be reduced or cancelled because of certain expenditures from the funds on which it was calculated.

INCREASES.

29. May a pension of less than \$30 ever be increased?

Yes.

30. Under what circumstances?

(a) If the pensioner ceases to have free board and lodging.

(b) If regular contributions which had affected the pension cease.

(c) If the value of property has affected the rate of pension and is now reduced.

(d) If earnings cease.

(The above are only some of the circumstances.)

31. How does one apply for an increase?

A form is provided for this purpose and may be obtained from your worker or from the Old-age Pension Board.

CHANGE OF ADDRESS.

32. Is it necessary for the Old-age Pension Board to be notified when a pensioner moves?

Yes, always.

To be in good standing the pensioner must inform the Board of

every move, either personally or in writing. Friends may not do this for the pensioner.

33. Why is it so important to give the Board a change of address?

Because you may not receive your cheque if you fail to do so. A postmaster is not allowed to forward a pension cheque.

CHANGES IN CIRCUMSTANCES.

34. Is it necessary for a pensioner to tell the Board about any other changes?

Yes. Every change in the pensioner's circumstances (short-time employment, sale of property, legacy, etc.) should be reported immediately to the Board.

VISITS.**35. Will the pension be stopped if the pensioner visits:—**

(a) In another province? No, provided the Old-age Pension Board is notified when the pensioner leaves.

(b) In the United States? Yes. No pension cheques are sent to the United States.

If the Board or the worker is notified by the pensioner before he leaves, he may spend ninety days "across the line" and his cheques will be held at head office and given to him on his return.

A pensioner is only permitted ninety days' absence from Canada (in the United States, England, etc.) in one year for which pension will be paid on his return. Pension will not be paid for any

absence over ninety days. (A Border Crossing form will be supplied by the worker or the Board to any pensioner going to the United States. If this form is stamped at both the American and Canadian immigration offices, it will save a great deal of trouble.)

36. May a pension be suspended for any other reason?

Yes. Because of failure to report changes in circumstances which have resulted in the pensioner receiving a greater pension than that to which he was entitled or for refusal to give the Board any information required.

37. MEDICAL SERVICES.

For information with regard to medical services, a pensioner living in a municipality should consult the

officials at the municipal hall, with the exception of Vancouver and Victoria, where inquiry should be made at the City Social Service Departments.

A pensioner living in unorganized territory will have a medical identification card, which indicates that when medical treatment is necessary he may, without charge, consult the doctor in the community in which he lives.

Any special medical treatment must be arranged through the local doctor, who will get in touch with the nearest district office of the Social Welfare Branch of the Provincial Government.

A pensioner who happens to live in a district in which there is no doctor should inquire from his worker or from the nearest district office.

38. HOSPITALIZATION.

Provision has been made for hospitalization of pensioners.

A pensioner may be admitted to hospital only on the recommendation of a doctor. At the time of admission a pensioner or his friends should inform the hospital that he is in receipt of old age pension. This is important.

Please note that hospital care is provided on the public-ward basis. If friends or relatives wish the patient to have other accommodation or special services, they must make arrangements with the hospital authorities respecting these.

Hospitals in general do not charge pensioners for short periods, but if a pensioner remains more than two or three weeks the hospital may expect him to make some contribution toward maintenance.

The Old-age Pension Board does not pay hospital bills as it has no funds for such a purpose but other arrangements have been made to compensate hospitals.

VICTORIA, B.C.:
Printed by DON McDIARMID, Printer to the
King's Most Excellent Majesty.
1947.

FOR USE IN YOUR OWN COMMUNITY ONLY

**MEDICAL
IDENTIFICATION CARD**



THE GOVERNMENT OF
THE PROVINCE OF BRITISH COLUMBIA

DEPARTMENT OF HEALTH AND WELFARE
SOCIAL WELFARE BRANCH

28M-1147-7034 (5)

READ CAREFULLY

No. _____

1. If you require medical attention and wish to obtain it free of charge, visit the local doctor of your choice, who must sign this card on presentation to him. If hospitalization is necessary, your doctor will arrange for public-ward accommodation at no cost to yourself. This card must be presented to the hospital authorities on admission.
2. Necessary treatment at any other place must be arranged by your local doctor through the social worker or municipal welfare administrator.
3. Medicines that are allowable may be obtained only on your doctor's prescription. This card must be presented to your druggist.
4. To be valid in the case of an Old-age or Blind Pensioner, this card must be signed in ink by yourself in the space provided.
5. In the case of Mothers' Allowance or Social Allowance recipients, the card must be signed in ink by the head of the family in the space provided. Medical services are also available to their dependents whose names appear on the reverse of this card.
6. If the spouse of an Old-age or Blind Pensioner requires medical services, please contact your municipality or local office of the Provincial Social Welfare Branch.
7. If you are residing in a municipality, this card must bear the signature of the appropriate municipal official.
8. If you are in doubt on any point, please consult your social worker or municipal official.

(Signature of Recipient.)

MEDICAL SERVICES ARE RESTRICTED TO THE PERSONS
WHOSE NAMES APPEAR ON THIS CARD

(For Municipality.)

OLD-AGE PENSION
MOTHERS' ALLOWANCE

(Signature of Family Doctor.)

BLIND PENSION
SOCIAL ALLOWANCE

ADDRESS ALL COMMUNICATIONS TO:
 OLD-AGE PENSION BOARD
 411 DUNSMUIR STREET
 VANCOUVER, B.C.

O.A. 55—3M-647-5821



Old-age Pension Board
 VANCOUVER, B.C.

Re PROOF OF AGE

Name.....

File No.

1. The regulations made pursuant to the "Old Age Pensions Act" require the pension authority to have on file one of the following documents, proving to its satisfaction that an applicant for old-age pension is 70 years of age or over, BEFORE ANY OTHER PROOF OF AGE CAN BE ACCEPTED.

(a) A birth certificate. If the applicant's birth was not registered, official confirmation from the Registrar that the birth certificate is not obtainable must be forwarded to this office.

NOTE.—A delayed registration of birth is not acceptable.

(b) A baptismal certificate indicating that the applicant is 70 years of age or over (if baptized as an infant) or confirmation from the church that no record can be located.

☐ If the applicant was not baptized or is not sure if he was baptized or has no idea as to where to write, he should place a check in the space provided in the margin.

2. If the pension authority obtains satisfactory evidence that the certificates or records mentioned in section 1 are not obtainable, or that such certificates or records are unsatisfactory, then proof of age may be obtained from one or more of the following sources.

If you can give us information regarding any of these sources, please do so, furnishing as full particulars as possible. If there is no record, to the best of your knowledge, please put a check in the space which has been provided beside each source from which no record can be obtained. EACH POINT MUST BE REPLIED TO EITHER BY A CHECK INDICATING THE REQUIRED INFORMATION IS NOT AVAILABLE OR BY GIVING US PARTICULARS FROM WHICH WE MAY OBTAIN THE INFORMATION.

☐ (a) School records.

☐ (b) Marriage certificate (if this shows age of applicant at time of marriage or if it indicates that applicant is 70 years of age or over).

☐ (c) Old insurance policies.

☐ (d) Army discharge papers.

☐ (e) Age given at time of filing on a homestead or pre-emption.

☐ (f) Lodge records.

☐ (g) Age given at time of naturalization (only recorded if naturalized since 1915).

☐ (h) Age given when obtaining employment.

☐ (i) Age given when entering a hospital.

☐ (j) Age given the Immigration Department on arrival in Canada. (A special form is enclosed for completion in the case of an applicant arriving from overseas.)

In the event that you entered Canada from the United States we must know the date and place you crossed the border, mode of transportation, and by whom you were accompanied.

☐ (k) American census.

☐ (l) Any other source through which a record of age can be obtained.

3. If none of the above-mentioned is available or satisfactory, then proof of age may be obtained from the Dominion Bureau of Statistics. (Special forms are provided by the pension authority to check the returns of any census taken more than thirty years ago—last census, 1921.)

PLEASE RETURN THIS FORM TO OUR OFFICE AS IT IS NECESSARY TO HAVE IT ON FILE
 IN ORDER TO COMPLETE THE APPLICATION.

This form to be completed by an unrelated disinterested person who has been in personal contact with the applicant during the period stated.

DECLARATION OF RESIDENCE

CANADA.

PROVINCE OF

To Wit:

In the Matter of the " Old Age Pensions Act " and

In the Matter of the Application of—

I, _____, of _____
(Street address.)
_____, in the Province of _____
(Town or city.)

do solemnly declare:—

- 1. That I am a _____ by occupation and have been a resident of Canada for the last _____ years.
- 2. That I resided in the Province of _____ from 19____ to 19____ and in the Province of _____ since 19____.
- 3. That I have been well acquainted with _____
(Name of applicant.) the above named, during the whole of the period hereinafter mentioned.
- 4. That the said above-named applicant has, to my personal knowledge, resided in Canada continuously for the following periods:—

from _____, 19____, to _____, 19____, continuously in the Province of _____;
from _____, 19____, to _____, 19____, continuously in the Province of _____;
from _____, 19____, to date hereof continuously in the Province of _____.
- 5. That I am not a relative of the above named.

And I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath and by virtue of the " Canada Evidence Act."

Declared before me at _____
in the Province of _____
this _____ day of _____, A.D. 19____
(Signature of declarant.)

A Notary Public in and for the Province of _____

A Commissioner for taking Affidavits within _____