

Point one, Ferryland 16, Goulds 14, Island Cove one, Kingman's Cove 13, La Manche one, Long Beach one, Mobile nine, Northside two, Portugal Cove nine, River Head four, St. Michaels four, St. Shotts five, etc. That's the old district of Ferryland - St. Mary's as it was in the last general election. That is the way they take it in the census. The census district is the same as the House of Assembly district. In those groups where the average house occupied by these people of 70 and over if they died, would these properties run, or would many of them run, up to \$2,000 or over?

Mr. Goodridge No, I should not think much more than \$4-500.

Mr. Smallwood I think we may take it that both Mr. Vardy and Mr. Goodridge are right, and all of us with our knowledge of Newfoundland, I think that in the average outport it is a rare home that will be worth \$2,000 at the death of the pensioner.

Mr. Vardy Mr. Chairman, I feel I should clarify that a little, and qualify my statement there to some extent, in fairness to everyone. I did not say that the average home in the outports would not be worth more than \$400.

Mr. Chairman No, I did not understand you to say that. What I understood you to say was that a house that might fetch \$3,000 in St. John's would be worth \$3-400 in an outport.

Mr. Vardy To give the true position, it is exactly this: I have never yet seen an application for old age pension where they valued their property at more than \$2,000. Now the question arises of course, and the question we should ask ourselves in fairness to these people is this: Will the pension authorities under a provincial government place a different value on an applicant's property in the outports or in St. John's from the value placed by the applicant himself? You see we must look at both sides of it. Here is the applicant. Here is the authority. I have many times seen application forms for various kinds of assistance questioned on the grounds that the means test may be perhaps coloured a little. An old age pensioner goes to a clergyman and gets his form filled out and then he goes to a JP and two or three others and gets them to sign it, and someone has to pull a few strings or do a little scratching down in the department in the course of the next six months to get his name on the list. Now I honestly feel that while on a forced sale the average old age

pensioner in the outports would not value his property at more than \$500 to \$1,500, at the same time I fear that under any new set-up the amounts are going to be increased, and the burden would be perhaps increased to such a position that they would have to move cautiously in accepting the various applications, the means test would be more severe. We must be fair to these people and tell them the whole truth, and in doing that we have to show both sides of the picture. The average outport home, as we know the property around them is worth such more than the amount I have stated for the average person who would be applying for an old age pension and submitting to a means test. His property would not be worth more than around \$500 to \$1,500. That is the real true picture. Let's give the people the facts so that they will understand it right. There's two sides to it. The auditors may value that property at \$2,000 or \$2,500, and these people would be up against a stone wall in getting the old age pensions. That is the position.

Mr. Northcott Does Mr. Smallwood include in the property, the land, the wharves, stages, out-houses, etc.?

Mr. Smallwood Yes, it is property.

Mr. Crosbie Yes, motor boat and all.

Mr. Chairman No, a motor boat does not mean real property. Real property includes things upon land and things erected upon land, or that may be attached to the farming part of it.

Mr. Northcott The majority of people applying for an old age pension, especially the fishermen, their property is well worth more than \$2,000 including their nets, traps, boats, etc.

Mr. Chairman Nets, traps, boats, etc., would not really come in under that.

Mr. Hickman Does the act say "property" or "real property"?

Mr. Chairman Mr. Smallwood is using the term "real property". I think your point is well taken because Mr. Smallwood has been using the term "real property", and I find that the term employed is "estate", in which event it would mean whatever he was possessed of.

Mr. Bailey I have taken up this subject very thoroughly in the rural parts of Nova Scotia, and in the province of New Brunswick, and the people tell me that the Crown — now I don't know who the "Crown" is, I presume that is the government, but whether it is the government of