

adequate wage levels and by adequate prices for farm and other primary products, the Government can provide for the vast majority of the Canadian people the fundamental basis of economic security which is an essential condition of our national prosperity, and indeed of our national existence.

SOCIAL INSURANCE AND SOCIAL SECURITY

But this in itself does not complete the picture. There are those for whom these fundamental provisions on the broadest possible economic basis do not solve the problem. There are those who face the hazards of economic and social insecurity even in times of fullest employment, even in times when the prices of our primary products are at their most adequate levels. They are the people most in need of some further measure of protection if they are to achieve the degree of economic security that we wish to see available.

These social insurances are devised to protect against those risks which may prevent the individual wage earner from maintaining the full degree of economic security.

It was in considering a social welfare program for this nation that the Canadian Prime Minister, speaking before the annual convention of the American Federation of Labour in Toronto in October 1942, said:

"The era of freedom will be achieved only as Social Security and Human Welfare become the main concern of men and nations. It is necessary that Social Security and Human Welfare should be expressed in definite terms. Of the kind of objectives I have in mind I would merely mention the following as a national minimum: Useful employment for all who are willing to work, standards of nutrition and housing adequate to ensure the health of the whole population; social insurance against privations resulting from unemployment, accident, the death of the breadwinner, ill health and old age".

No one can say that unemployment represents precisely the same problem on the farm that it does for workers in our cities. The problem in this area for our rural population is not so much the provision of work as maintaining adequate returns from the fruits of farm labour. Adequate prices for the farmer's products are the counterpart, in the rural sections of our country, of a high level of employment and the protection offered by unemployment insurance to the wage earners in the urban areas.

Through these measures of protection which I have outlined up to this point it should be possible in normal times for most Canadians to achieve a measure of economic security. These provisions, together with the basic public assistance services which we in Canada are familiar with, such as provincial mothers' allowances schemes, child welfare programs and the like provide on various levels a measure of protection which assures to the maximum possible extent remunerative employment or gainful occupation for the family head, - insurance against the major hazards from which it is possible to protect him on a social insurance basis, and assistance on the basis of his need, if he requires it and does not come within the scope of any insurance measures.

A FAMILY MAINTENANCE PROGRAM

This leaves one problem still unresolved, - a problem which Sir William Beveridge, in his famous report of 1942 on social insurance and allied services in the United Kingdom, listed as one of the major causes of poverty in that country. He referred to the problem of family maintenance, - the problem posed by the fact that in our industrial society we make no provision in our wage structure for the varying size of our families. The answer to which we have already found in Canada, is provided through the medium of family allowances, supplementing wages earned with an allowance as a matter of right and not of need for every child in the family unit. This, together