

*Unemployment Insurance*

unemployment insurance is ancillary to the unemployment bureaus we have established and that, as such, it may come within the purview of the Dominion. I am not a lawyer and I do not want to argue the legal point to-day, but I would point out that in our motion we sought to avoid those technical difficulties by laying upon the government the responsibility of introducing in some form a federal unemployment scheme.

We always meet with our old friend the constitution, and we are told that it is impossible to do this, that and the other under the constitution. I hope within a week or two to have a resolution before this house suggesting that we be given the right to alter our constitution, and that, possibly some sort of conference might be called to work out needed amendments. I trust that all who are troubled at the present time with the constitutional question will heartily support a proposal which would clear up these technical difficulties.

Mr. LAVERGNE: Until then we are bound by the present law.

Mr. WOODSWORTH: The Prime Minister said that many people were coming to the government asking for this, that and the other thing. I would point out to him that the people who have done the most of that are the Canadian manufacturers. When they found that they could not conduct their business in a profitable manner they came immediately to the government and asked to be helped out to the extent of twenty, thirty, forty or fifty per cent. If there is anyone who has asked for special consideration, it has been the manufacturer. I do not think I need to go into the help given to the transportation companies. It is well known that the railways would never have been built across this country had the government not assisted. Almost everyone can come and expect some help from the government except the labouring people, and more recently the farmer, who has been driven to take that position.

The Prime Minister suggested that there are already certain industries which have voluntary arrangements for meeting the needs of the unemployed. There are very few industries which have that arrangement, but even if there were it would not hinder a general state scheme. A large number of trade unions and other organizations in Great Britain had adopted this provision before the state scheme was undertaken.

Then the right hon. gentleman made the point that we were not possessed of sufficient

[Mr. Woodsworth.]

information to know how such a scheme would work out. I would point out that most of the civilized countries in the world, outside of the United States, have some such scheme. We could go to Great Britain, France, Germany or a great many European countries and obtain the fullest information as to what is involved. The League of Nations has published many volumes representing the most careful investigation on this question. There should be no difficulty for the government to outline a scheme in the very near future.

The Prime Minister adopted his usual practice of reading us a lecture or giving us a treatise on the subject under review. The house is under great obligation to him for the very valuable treatise on insurance and all that insurance involves, but I would point out that the parallels which he draws are not worth very much when we come to practical matters. He said that we must know the risks, and then he told us that the trouble with England had been that she undertook a scheme before she had learned all that was involved. I submit that England could not possibly have known all the economic consequences of the war. If she had waited until she knew that the war was coming and that a great many other things would happen after the war, she would still be without unemployment insurance. It may be true that the actuaries can tell us in connection with life insurance what is the expectation of life and what the risks involved will be, but I do not think that is true in this matter. Economic laws are not nearly as constant or at least as well known as are the laws of public health, when not merely great political movements but great economic movements of to-day have to be considered, I would urge it would be impossible for any government to know all the risks which would be involved and to base a scheme entirely upon pre-knowledge of the risks involved. In fact, I take it that the Prime Minister's statement might be regarded as a sort of *reductio ad absurdum*. If his argument were carried out to its logical conclusion, it would mean that we would never get any scheme of this kind whatever. The completion of our great enterprises would have never been brought about had we waited until we foresaw all the possible risks. The west would never have been opened up if the pioneers and the railways and settlers had waited until they had foreseen and had provided against all the risks. We do not act that way in ordinary life. In our private affairs we cannot wait until everything is foreseen.