Alberni (Mr. Neill), for the form of his resolution, for the admirable manner in which he has presented it, and for the interesting and profitable debate which has ensued from it.

Mr. GREEN: May I ask the minister a question? Would he explain what differences he considers there are between the difficulties that have been overcome in setting up the present dominion-provincial old age pensions scheme and the difficulties there would be in setting up a model unemployment insurance act under which the dominion would pay those provinces which passed similar acts the whole or, at any rate, a substantial part of the cost? What would be the difference in the difficulties?

Mr. ROGERS: I am not sure whether my hon, friend or the house would desire me to make another speech on the question. Just now there is pressure on all sides for reduction of governmental expense and there are protests against duplication of services. With unemployment insurance on a provincial basis you would have to set up, assuming that all the provinces came in, which is not a necessary conclusion, nine separate commissions dealing with unemployment insurance, nine sets of actuaries, nine complete organizations of inspectors. I suggest that on the question of economy alone, apart from efficiency, the arguments on the side of the national scheme are overwhelming.

Mr. WALSH: May I ask a question?

Mr. SPEAKER: The house is not in committee.

Mr. WALSH: Has the minister thoroughly explored the possibility—

Some hon. MEMBERS: Order.

Mr. WALSH: —of enabling legislation from the provinces?

Mr. LAPOINTE (Quebec East): I suggest that we ought to proceed with the debate.

Mr. O. A. KENNEDY (Edmonton East): It is interesting to note that the minister has been congratulating hon. members on the harmony of the debate, but not one representing the three provinces opposed to unemployment insurance has so far been able to speak. It is now 9.45 p.m., and several members of the Social Credit party who are interested in the debate will find it impossible to speak before the house adjourns.

to speak before the house adjourns.

May I congratulate the hon. member for Comox-Alberni (Mr. Neill) upon the brevity of his address. I cannot agree, however, with the majority of other speakers in what has been said in regard to the wording of the resolution. There seems to be a difference of opinion with reference to the words "contributory insurance." There is a little in-

consistency in the phrase, because I would interpret "contributory insurance" to mean a direct contribution from the insured; and yet every hon. member who has spoken to-day has touched on all other phases of the subject but not on the question of the direct contribution from the insured. Hon, members have mentioned several other schemes in which contributions are to be raised in other ways. If the words "contributory insurance" are to be used, those who have spoken should have touched upon them and expressed their opinion whether they are in favour of a contributory insurance scheme.

I agree with the hon, member for Comox-Alberni that the government should not wait but should undertake as quickly as possible the introduction of some scheme in an effort to help the unemployed in various parts of Canada.

It is with some hesitancy that we speak on unemployment insurance at this time, because to my knowledge the government has not notified the provinces of its plans. We have heard from the minister to-night that a plan has been drafted, but it has not yet been presented either to the house or to the provinces. I suggest to the minister that he send a copy of the bill to the provinces that are not agreeable to the introduction of unemployment insurance at this time, so that they may see exactly what it provides. The government are asking the provinces for permission to amend the British North America Act, and yet they are not telling the provinces for what reasons that act will be amended or what are the details of the unemployment insurance scheme which they wish to introduce.

I suggest that the problem of unemployment is certainly a responsibility of the federal government, but under this resolu-tion as worded it is being taken off the shoulders of the government and put upon the consumers, the vast majority of whom are men and women of the working class. There is no doubt about it that unemployment results from conditions that are beyond the control of any province or municipality, and until the present economic system is reformed the only solution is for the dominion to assume full responsibility for unemployment relief, making such arrangements with the provinces as may be necessary for the proper carrying out of such a plan. Under a contributory plan this would not be the case. The main burden would rest on the working people.

Let me illustrate—and this is a supposition, because we have no information as to any details of the plan. Usually an unemployment insurance plan falls along this line: