

So far as I have been able to study this bill I think that condition No. 1 has been fairly well fulfilled. The benefits offered have been defined and the conditions of their payment are clear. I just want to make one passing observation with respect to the benefits. I hope the employed public in Canada have not raised their hopes too high with respect to the benefits to be obtained under this measure. If they have, the time is going to come when there will be a lot of mighty disappointed people in Canada. It has been said, and it is a trite saying, that this bill is no cure for relief. It is not a cure for unemployment; it is simply a palliative intended to soften the blow. I am sure the minister will agree with that statement.

Mr. POTTIER: That is something.

Mr. HANSON (York-Sunbury): Yes, that is something. I am not condemning the principle of the measure, and my hon. friend will not find that I have said anything at any time or anywhere against the principle of the bill. I think I made it clear in the statement I made the other day that having regard to its advantages and disadvantages, having regard to our duty as Canadians to raise the standard of living of our working people as high as possible, this measure commends itself to me. That is the position I take, and that is the position which I think must be taken by any man who has a realization of the responsibilities of his position—unless, of course, he is entirely hostile to the principle, in which event he should say so. I am prepared to stand or fall on the position I have taken, no matter what some of my friends may think. If they do not like it, it is just too bad, both for them and for me.

Mr. KUHL: Will the hon. gentleman explain just how this raises the standard of living?

Mr. HANSON (York-Sunbury): I was referring to the general principle of social legislation. Surely the eight hour day, which I helped put through this house in 1935, gives opportunities for recreation, for study and for education which are not available when a man must work nine, ten or twelve hours a day. That is an illustration of what I mean. All the social legislation of the so-called new deal of Mr. Bennett was designed to better the condition of the working people. What thanks did we get for it from the public? I ask that question not in any spirit of pique but rather in a spirit of disappointment. We got no reaction at all.

Mr. KUHL: How does this provide more purchasing power?

[Mr. R. B. Hanson.]

Mr. HANSON (York-Sunbury): I do not want to get into a discussion of social credit, if that is the intention of my hon. friend. I would say most politely to him that I prefer not to be cross-examined until some other occasion. Then I will take him on, at any time.

Mr. KUHL: The hon. gentleman made a point.

Mr. HANSON (York-Sunbury): I made the point that this and all other measures of social legislation are, I believe, in theory, and I hope will prove in practice to be, an effort to raise the standards of living of the Canadian working man. If there is nothing like that in the bill, if this is not going to benefit the working man, his family and his dependents, then we had better reexamine the whole position. I do not think I need argue that question any further. To me it does not require any demonstration. And I do not believe I can convince the hon. gentleman. I am going to leave it at that.

Mr. Wolfenden's second point in connection with actuarial soundness is this:

The corresponding contributions, or other financial arrangements, by which the costs of such prescribed benefits are to be met, must be determined by proper actuarial calculation.

That, I think, is fundamental. That was built up in the old act on what I believed at the time and still believe was a proper basis. I have never yet been told—it may be in this evidence which I have not been able to read—the basis upon which this principle of proper actuarial calculation is determined. I confess my inability to discuss the question with any degree of intelligence because I have not the necessary data to do so, but I believe that that is a correct statement of one of the principles upon which such a bill should be based.

Then he goes on to say:

(3) Any power to alter the basis, terms, or conditions of the scheme must be subject to an actuarial certificate that the cost of such alterations are within the financial capacity of the plan.

I understand that Mr. Watson of the insurance branch has given such a certificate. I have not been able to find it in the report, but I am told that it is there.

Mr. MACKENZIE (Vancouver Centre): Appendix A, the last report.

Mr. McLARTY: On page 271, the second paragraph.

Mr. HANSON (York-Sunbury): Well, I will not take time to read it. If Mr. Watson has given such a certificate, I am content to the extent of his authority, but I should