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with it. It would have reached here earlier but that we had before use other very important measures, which had been introduced here. We were busy from the beginning of that session to its close.

Why the Government should persist in the humiliation of this House, I know not. In five sessions we have had initiated in this Chamber but four Government measures, two of which were merely amendments. This one, too, they saw fit to keep to themselves in the other House, and it went before a committee of that House. I have heard it suggested-I earnestly hope, not seriously—that we should read the evidence given before that committee, accept it as though presented to our own committee, and thus absolve ourselves from the duty of questioning witnesses, studying their case in their presence, dealing in minute detail with every phase of this business measure, hearing all interests, and intelligently deciding all points raised.

Hon. Mr. DANDURAND: This Bill contains mostly a repetition of the sections of the 1935 Act.

Right Hon. Mr. MEIGHEN: And that is why it comes to us at the end of July instead of in May? That is no excuse at all. To say that because we considered this subject five years ago we can slight it now is surely not worthy of the leader of this House. cannot slight it. Five years ago there was serious difference of opinion as to the soundness of the measure as applicable to Canada. I took the affirmative side. Many persons, just as capable of coming to sound conclusions as I, took the other side. But even those who took the affirmative then might see good reason now to take the contrary. Are we living in 1935? We are in 1940. In 1935 we were ascending the hill from the valley of depression, and in Canada the outlook for agriculture, particularly, was rather promising. Now we are in the blackest phase of the blackest war the world has known, and the future outlook for agriculture is gloomy indeed. He who says that because we thought this thing through as best we could in 1935 we must now, without reconsideration, adopt the same conclusions as we did then, is surely not doing justice to the trust reposed in us.

Some days ago, before the Government had given any indication they intended to bring in an unemployment insurance measure this session—I had no knowledge that they so intended, but had simply read a newspaper report that they might bring one in—I expressed the hope that they would not do so, and I gave my reason. It was not that I was opposed to unemployment insurance per se,

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even in Canada. I should not be opposed to an unemployment insurance measure to-day if conditions were anything like normal, or if we could foresee the future with no more than ordinary clearness. But at this time to proclaim that we are entering into a burdensome new scheme of social reform is to indicate, particularly to the United States, that we are not very serious about the present life-and-death struggle—that our last effort is not being thrown into it.

However, the Bill is here, and we must do the best we can with it. The principle of unemployment insurance and the general principle of the Bill I ordinarily approve of. Unemployment insurance is perhaps not an exact title, for the reason that you can really insure only against risks ascertainable by actuarial calculation based upon the past, and unemployment is not something with respect to which you can make actuarial calculations in the light of experience. Yet you can at least roughly approach an actuarial basis and do something towards providing insurance. Insurance is a means of eliminating from this life struggle some of that element of hazard which man, with all his genius, has not been able entirely to remove. Hazard enters into the lives of us all, and there is not a day but we have to take chances. There are the fortunate and the unfortunate. There are those whose feet, by what appears to be, and is in considerable measure, mere good fortune, seem always to be in pleasant places, and there are those who through one adversity and another, or one perversity and another, seem to have the hand of everybody against them. The object of legislation should be to remove that element so far as possible. Never can it be wholly driven out. But legislation which has for its purpose the reduction of the incidence of chance and hazard in the lives of men and women is absolutely sound. To a small degree only can the present measure be said to provide insurance, for in the main it imposes taxation. However, that taxation is for an insurance purpose, which is the first and outstanding principle of the Bill, and as respects this principle it has my support.

I am not going to suggest to the House—this applies certainly to all those around and behind me—that this Bill should be defeated on the motion for second reading. I do not think it should be. It is one of those many measures respecting which we can give a much better and more intelligent opinion and render far sounder judgment after we have been told in committee about the incidence of their application, and their complicated effects on various sections of the people. It is a Bill which, above all others, should be studied in