

*Unemployment Insurance Act*

wait two, three or four weeks before receiving them. I am sure the minister realizes that the recipients of these benefits cannot afford to wait that long when it is necessary that they have this money in order to be able to purchase their groceries.

• (3:40 p.m.)

As I said before, this bill which amends the rates of contributions and benefits is very welcome. There is no doubt that the actuarial studies of this insurance plan have been seriously considered. I have reservations, however, about the ceiling of \$7,800. I believe we have gone beyond the original intention of the bill by extending the ceiling to \$7,800 a year. I believe that the majority of the people earning over \$6,000 are never unemployed and yet they will now be required to pay into the fund. These people have college degrees, technical training or are employed in a trade and because there are plenty of jobs available to them they are not likely to be unemployed. This is very much like an individual insuring his house in case of fire, when he knows for a fact that the house will not burn. Surely such a man would not insure his house under those circumstances. I am sure this bill goes beyond the wishes of the people when it includes those who earn over \$6,000. There is nothing in the bill about the new categories of individuals to be included, and I wonder whether this will be covered by the regulations or subsequent amendments. I hope people such as teachers and nurses will never be included in this category in relation to this unemployment insurance scheme.

Two months ago I spoke about fishermen. I would not dare suggest that fishermen should not receive unemployment insurance benefits, but perhaps we should look at the act to see whether there is another method to assure an appropriate income in relation to their labours. These people are not rewarded according to their efforts. We should set up some kind of study of this sector of our economy in order to understand properly how to convince the people in some parts of Canada that others are proportionately unrewarded for their hours of labour. I would certainly welcome a study of this kind.

I have a great deal of praise for the officers of the unemployment insurance commission, because I have always received courteous replies and attention to my requests. It is obvious from their letters they make an endeavour to get to the bottom of my problems. This helps me to answer queries posed by my constituents.

In 1966 I drew the minister's attention to what I thought was an anomaly. Workers in the forestry or lumbering industry are not allowed to contribute an amount to the unemployment insurance scheme equivalent to that contributed by other labourers. Let me give an example. Before certain amendments were brought forward to this act, workers in the lumbering industry were not allowed to contribute more than 78 cents on an income of \$69 per week. Such individual was also limited in respect of the benefits he may receive. I suggest there should be some equalization in this regard, so that the contributions he makes are directly related to the benefits he receives. There should be some method of relating the payments made by individuals working in the forestry industry to those working in the general labour field. At this time there is an artificial ceiling on the benefits to which these people are entitled.

At the request of the forestry industry in my area I took this matter up with the minister. I also discussed this with officials of the unemployment insurance commission. As a result I discovered that the regulations were changed in July of 1966. Not being actively engaged in the lumbering industry I am not sure whether they have been applied since that time. I suggest to the minister that amendments should be made to allow those engaged in the lumbering industry to benefit on an equal basis with those engaged in other labour. They should be allowed to make proportionately higher contributions, and certainly higher than the maximum now allowed.

Let me refer to an individual who owns one truck, which he may use in the forestry, mining or fishing industry. This individual may be working for someone else. He should have the same advantage as an individual who owns a mechanical saw. I am not referring to someone who owns a number of trucks, because under these circumstances, having regard to the Unemployment Insurance Act, such person is an employer. These people who own one truck and operate it themselves should be entitled to the full benefits of the act. Their allowable contributions should be related to their incomes on the same basis contributions are calculated for other labourers.

The study to which I referred earlier should also take into consideration the situation regarding persons working in the forestry industry, particularly those who own equipment which they operate on forestry or