

more. It will be realized that I have not had the time to go through these long books of evidence to verify that statement.

The contributions are not going to be nearly as high as was estimated. No matter what the cost of contributions by industries may be, that cost is going to be passed on to the consuming public. Economically it cannot be otherwise. To suggest any other course of procedure would be pure folly, and contrary to every economic law ever heard of. Let us not get away from the fact that the cost is going to be carried by somebody. I am going to pay it and you are going to pay it, no matter how infinitesimal our shares may be.

In the last analysis, what is the result? In this life we never get something for nothing. On many occasions I have proved that to be so, and if the hon. member for Westmorland (Mr. Emmerson) were in his seat I would remind him that I heard his father say that when he addressed us at the time of my graduation. It is a truism which I have never forgotten.

May I now refer briefly to Mr. Wolfenden's evidence. I regret exceedingly that I had not the benefit of at least an interview with him before I made my remarks on a previous occasion respecting this measure. I call the attention of hon. members to his evidence as it appears at page 215 in volume 3 of the minutes of proceedings and evidence of the special committee which considered this measure. He is there reported to have said the following:

If I may, sir, I should like to place on the record first of all my own interpretation of a phrase which has assumed a great deal of importance in these discussions. That is, the meaning of "actuarial soundness". I understand, and I am very glad to hear, that it is the intention of the government, so far as may be possible, to make sure that this bill is "actuarially sound".

Then he goes on to say that he would like to explain the meaning of that expression. If it was the intention of the government that this scheme should be actuarially sound, will the minister explain why there has been such a tremendous differential in the estimated cost of operating this scheme in only two weeks. Was the department's estimate correct two weeks ago? If so, then it is not correct now. If the department's estimate is right now, then it was unsound two weeks ago. If I read the evidence aright, they have changed their position. I do not know whether that was done to soften the blow to the employers, but there is the position. I am not attributing any motives at the moment, but there has been a change of base. I should like to have some explanation from the minister with regard to this important matter.

The whole bill is important and that is why I think the ministry could have been at least a week earlier in introducing it. I was intrigued at the suggestion made a little while ago by the minister that this bill had been under study practically continuously since 1935, that it was not the result of a hurried preparation since the address to the imperial parliament was passed. I assume that that is correct. That being so, they had ample time in the department to deal with this question of actuarial soundness. Is this scheme sound? If it is not, there is going to be trouble in store for somebody, and that somebody will be the taxpayer of Canada; make no mistake about that.

Why do I make that statement? The treasury of Canada is going to be considered the most convenient place to which to go to make up deficits. I am afraid that there will be great unemployment after the war. Should that unemployment be as high as 33½ per cent, which I certainly hope will not be the situation, how long will this scheme stand up under the burden of the financial strain caused by such unemployment? Properly speaking, additions to the fund should be made by those who are primarily interested, that is, the employers and employed. But will that happen? I know what will not. Whatever government is in power at the time will be pressed by both classes to help out the fund by contributions from the general taxation of Canada. Under our democratic form of government no administration will be able to resist that plea.

We have an illustration of this in the processing tax provided for in the wheat bill now before the house, about which I shall have something to say a little later. In theory this processing tax is an effort on the part of the government to load on the general taxpayers of the country a portion of the cost of carrying the wheat crop. I cite this merely as an example of what we may expect under this measure if what I predict comes true and if this plan is not actuarially sound. What does Mr. Wolfenden say about that? I am informed that he is probably the best man in Canada to deal with a question of this kind. At page 216 of the evidence given before the committee he goes on to say:

I should like therefore to explain the meaning of that phrase "actuarially sound". To do so I may quote from the following explanation which I included in an address on the financial implications of compulsory health insurance in Vancouver in 1938. Actuarial soundness can be claimed for any plan only when all of the following conditions are fulfilled: (1) The benefits offered by the plan must be defined, and the conditions for their payment must be clear.