

C166023

**Security for the family — the angle of the insurance companies.**

Having adopted the minimum figure of \$1,000.00 as our criterion, however, let us look at this for a moment from the angle of the life insurance companies — security for the family in the absence of the breadwinner — and let us see what even this minimum figure would mean in the terms that the life insurance companies would use.

To provide his family with an income of \$1,000.00 a year, a man would have to leave an estate valued at \$25,000.00. In the form of straight life insurance, the premium on such a policy would run probably from \$400.00 to \$500.00 a year, — an altogether impossible amount for the average person to pay. These are pretty large figures for the member to compare with the \$12.00 per year (and an extra \$10.00 in an election year) that he is being asked to invest in the CCF Victory Fund for the same purpose — the security of himself and his family.

Or, to look at this from one other angle, — A CCF programme in operation in this country would insure a member's family of a decent standard of living — complete insurance against want — for life, while \$12.00 a year would pay the premium on a life insurance policy of only approximately \$500.00 — sufficient to insure the same family against want — for possibly 6 months.

Now, to some of us it may seem rather unusual to make an appeal in the CCF on the basis of "value". And most of us realize that an appeal of this nature will be quite unnecessary with a great many people. The fact remains, however, that as workers in this campaign we probably will be considerably strengthened in our approach to our fellow members if we have a conviction, based upon our own clear understanding, of the value to our member of the thing we have to sell. And the thing we have to sell is the fact that an investment in the CCF is an investment in the very things that our people **want** — and which they can get **ONLY** if they will make that investment. We believe that every worker in the campaign will agree that \$22.00 is a very modest amount to invest for this purpose.

many of our members have not thought of contributions to the CCF in that light at all. It is OUR job to see that they DO. When it is brought home to them that the thing for which they are paying is not really "expenses of the CCF," but SECURITY for THEMSELVES and THEIR FAMILIES, you will find very few people who will feel that the amount for which you are asking is excessive. Let us analyse that statement for a moment to make certain that we, ourselves, are convinced on this point.

**What would a CCF program in operation mean, in terms of actual practical benefits, to the people of Canada?**

As a partial answer to that question we have, to start with, the example offered by New Zealand — a country that has travelled only a short distance along the road to what would be a full CCF programme. Yet the social services ALREADY being enjoyed by the people of that country have been estimated to have a value of approximately \$500.00 a year.

Or, — to take another example, — On page 20 of the book "Make This Your Canada" by David Lewis and Frank Scott, there is a chart showing the incomes of different groups of people. Then, on page 180, the authors have this to say, "The immense productivity of Canada during this war proves that an income per family of five could be set now in the neighbourhood of \$3,500.00, assuming a national income as at present turned to peacetime production. A comparison of this figure with those contained in the chart will show that it is \$1,500.00 greater than the income earned by 90% of the wage earners who were heads of families — and three times the amount earned by about half of these people — in Canada in the war boom year of 1941.

In the light of these examples we probably are safe in saying that there is not one member of the CCF (who has any understanding of our programme at all) who believes that the benefits to his family under a CCF social system would be worth a cent less than \$1,000.00 a year. In fact, if the element of "Job Insurance" is taken into consideration, we probably will be accused of being altogether too conservative in using this figure.

**A single appeal for all purposes under a co-ordinated plan.**

The first step toward the end in view is a co-ordinated plan of financial organization throughout the Dominion. Under this plan only ONE appeal will be made this year to cover National, Provincial, Riding Association and Local Unit requirements in one all-inclusive programme. In Ontario, the objective for 1944 has been set at

\$300,000.00, to be allocated as follows:—

- \$100,000.00 for Unit and Riding Association Election Fund.
- 50,000.00 for Unit and Riding Association Local expenses.
- 100,000.00 for National and Provincial Office Election Fund.
- 50,000.00 for National and Provincial Office General expenses.

**Positive action needed to meet to-day's challenge.**

The achievement of the above objective is going to require something in the nature of a revolution on the part of a few of our people toward this whole question of finances in the CCF. The "nickels and dimes and quarters" on which we operated in bygone years will not suffice to carry our movement to success in the face of the tremendous opposition that is being organized against us to-day. We are opposed by a well organized, well financed and vicious campaign to which the forces of reaction are contributing in the hundreds of thousands of dollars. We must meet their challenge to our growing strength.

**The objective in terms of individual requirements.**

In concrete terms, the realization of our objective in 1944 will require an average payment per member of \$10.00 cash (either now or when an election is called — but preferably NOW) and a pledge of \$1.00 per month. Or, an alternative arrangement of a monthly pledge of \$2.00 is suggested if the member prefers. In any event, the total amount of about \$20.00 is the minimum AVERAGE required. Some, of course will pay considerably **more**. Very few will hope to translate the new social order of their dreams into reality for **less**. The trouble is, of course, that

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