

pality, this is the question: Will consideration be given by the commission to shortening the delay in the payment of the first cheque to a waiting period of six days instead of the present waiting period of nine days, during which time no payment is made of unemployment insurance benefits?

The minister said:

Mr. Mitchell: The hon. member has stated the position correctly. Of course, the responsibility for unemployment relief is that of the municipalities and the provinces. At the moment amendments to the Unemployment Insurance Act are being studied by my department and an announcement of government policy will be made in the usual manner.

When the minister made his statement today I do not think he said anything about shortening the waiting period. I do hope that, when this bill is brought down, consideration will be given to this point because it is certainly unfair to the workers today and to the municipalities.

On the same day I asked the following question:

I have another question. Has the dominion government considered increasing these unemployment insurance benefits owing to the increased cost of living?

The cost of living today, as the minister knows, is sky-high. With \$450 million in the unemployment insurance treasury, I see no reason why, for the time being, these benefits cannot be increased. I hope that the minister will give consideration to that.

Mr. D. G. ROSS (St. Paul's): I have not the command of voice of my colleague, the hon. member for Danforth (Mr. Harris). I was entertaining some of my friends from my own riding in Toronto who are very important people, and I said to them that I was sorry, that we would probably miss the wonderful speech which has just been made by the hon. member for Danforth. However I must say that we did hear the speech because, as we came down the hall, we heard practically every word that the hon. gentleman said. It was a very able speech, and I agree with everything that he said.

I have only a few remarks to make in connection with this matter. The minister said that he had had a letter from some man in the United States who told him that he wished the Unemployment Insurance Act was as well administered in the United States as it is in Canada. I think it is well administered in Canada, but I think it is well administered in the United States also. I find that it is well administered there.

I should like, in passing, to point out to the minister that it is most important that he should have the best people that we can

possibly get to administer this fund in Ontario so that we do not make communists. That is my point about it, and I think it is very important.

The minister said that this act was actuarially sound. I do not know whether it is or not; I do not know whether we have had sufficient experience to tell us whether it is actuarially sound or not; I hope it is, and I hope that we administer it in that way.

There is just one thing that appeals to me in this matter. I have had a little correspondence with the minister in connection with a certain case, and I know he has had correspondence along the same line. When a person has been paying into the unemployment insurance fund for years and all of a sudden meets with a terrible accident which incapacitates him, it seems very difficult when nothing can be done for him. The minister said that there are lots of people who have been paying into this fund who will never get a dollar out of it. I do not think this fund goes far enough. Any person who has done an honest day's work for years and meets with an accident which incapacitates him should have some recourse. We know there are opportunities for insurance against such casualties; but, after all, if a person pays a premium into this fund for years he has the idea that if he meets with an accident he will be taken care of.

Mr. MITCHELL: How about car insurance and fire insurance? What do you want? Choose your weapons.

Mr. ROSS (St. Paul's): Perhaps I should get busy and find some insurance to compensate the minister when his government goes out of office not so very far from now. There should be some extension of this act to take care of a person who meets with an accident. I am speaking of the person who becomes absolutely incapacitated through no fault of his own and has paid into this fund for years. I know the act says a person is entitled to insurance so long as he is able and willing to work. Is that not what it says?

Mr. MITCHELL: Yes.

Mr. ROSS (St. Paul's): There is an opportunity here to do something with this act so that it will assist those persons to whom I have referred if they are not able to work. I am not talking about people who are sick. There are certain classes of sickness which may incapacitate; but where a person is incapacitated by an accident, something