

*Unemployment Insurance Act*

chartered accountant, to their member of parliament or to others for assistance in getting their rights. I think the minister will agree that the procedure I have outlined is grossly unfair and inefficient. It should be looked into and corrected.

Another point also warrants the minister's attention. I find that the staff of the local offices are prohibited from giving any assistance to men who wish to fill out these forms. If the staff is not allowed to do that, why are they there? Why have a trained staff in the field if it cannot use its experience and training to help others who need that help? This matter should be reviewed and something should be done about it.

Another point is worthy of consideration, and that is the attitude of the general public to the unemployment insurance fund. Many people who have retired have come to me saying that they are going to apply for unemployment insurance. Some of them may have had to retire because of health or other reasons. They come to me and say, "You know, I paid into this fund for 30 years and I should be able to get back what I paid in."

You see, the general public does not look on this as an insurance fund. In a way, it thinks it is a sort of insurance fund; but at the end of their working lives our people want their money back. In other words, the fund provides protection, but in people's minds at the end of everything it becomes a savings fund. The idea is that you should get back what you paid in. There is good reason for this frame of mind, and I spoke of this earlier in my remarks. The fault lies with the government that introduced the legislation, and with the government of the past ten years.

In 1959, when the last amendment to the act went through, I remember speaking in the house and pointing out that people such as fishermen and bush workers traditionally hold down seasonal jobs. If they were to be brought under the unemployment insurance fund, the fund would no longer work on the principle of an insurance fund. I did not say then, and I do not say now that men in these brackets do not need assistance and attention. My point is that by including them in the fund the government destroyed the credibility of the fund as an insurance fund.

I remember saying that, as a result of the government's action, the people in the country would say, "Well, the fishermen never did work all year; they can't fish for 12 months; they only fish for six or eight months of the

[Mr. Martin (Timmins).]

year, and during the other four months they claim unemployment insurance. If they do that, why can't we do the same thing? Why shouldn't we work for eight months and go on unemployment insurance for the other four months?" That thinking developed from the actions of the government of 1959. No effort has been made by the government to "sell" the idea to the public, that this is an insurance fund available for the protection of people who are no longer able to protect themselves.

● (4:30 p.m.)

One last word with regard to the increases in the cost to employees proposed under this bill, and the increased benefits which will apply. Over many years a situation has developed in which, unfortunately, more and more people live from pay to pay. The young generation has been raised in this atmosphere. From the time they are out of the cradle and big enough to watch television or read magazines and newspapers they are tempted to buy goods which are beyond their means. It takes a strong minded individual indeed to resist all the lures of advertisers today. The result is that when a man becomes unemployed for whatever reason, his expenses do not decrease; they remain constant because there are usually a number of payments to meet. This is why it is a good thing in this day and age to increase these benefits, so that the problems affecting a family are at least diminished when the breadwinner finds himself suddenly out of work and without income.

I was listening to the hon. member for Queens-Lunenburg (Mr. Crouse) talking about regimentation. The regimentation which bothers me—I do not know whether it bothers him or not—is the way the working people of this country are regimented in connection with payments to finance companies, furniture companies and mortgage companies. This is the regimentation which should cause us all concern. At least to the extent that this bill tends to reduce the effects of this regimentation, I believe it warrants support from all members of this house.

**Mr. Lawrence E. Kindt (MacLeod):** I am glad to have an opportunity to say a few words on this legislation. I listened with a great deal of interest to the speeches made by the hon. member for Queens-Lunenburg (Mr. Crouse), and the hon. member for Timmins (Mr. Martin) who has just resumed his seat. Each of them brought out sound and excellent