maintained by tiding-over loans from the Government.

The Gill Commission reported that the depletion of the fund is not attributable to undue increases in benefit rates. The destructive changes have been those relating to eligibility. At the outset the claimant had to be able to show that he had made 180 contributions in the preceding two years. This was the equivalent of 30 full weeks of employment. A weekly calculation was introduced in the revision of 1955. This was based on 30 such units. There was, however, an extremely important change. As little as one day of employment in each of the 30 weeks might suffice to establish a claim.

Much has been made of the amendment of 1956 extending coverage to self-employed fishermen. There is no estimate in the report of the magnitude of the resulting drain on the fund. The investigators are sure, however, that the change was a mistake. Coverage of the self-employed is, they say, not consistent with the insurance approach because it becomes impossible to determine satisfactorily when they are employed or unemployed.

For fishermen the scheme was not even equitable as a form of social assistance; in fact, it meant that the largest benefits were paid to those with the best record of fish sales.

The Gill Commission, in summation, stated that unemployment insurance is "neither a valid insurance plan in its present form nor is a socially desirable type of income supplement."

Honourable senators, I do not wish to burden you with a lot of figures. I have prepared here a series of figures on loans and borrowings which had to be made by the Commission at the end of each fiscal year from 1958-59 up to the present. With the unanimous consent of the Senate, I should like to make this part of the record.

Hon. Mr. Connolly (Ottawa West): Agreed.

The tables follow:

April 29, 1965.

BALANCE AND BORROWINGS
UNEMPLOYMENT INSURANCE COMMISSION

Fiscal Year	Balance	Borrowings
1958–59	Mar., 1959—$499,811,157.	
1959–60		April, 1959—$45 million May, 1959—$27 million Jan., 1960—$ 7 million
	Mar., 1960—$365,892,232.	
1960–61		April, 1960—$19 million May, 1960—$18 million Feb., 1961—$18.5 million
	Mar., 1961—$184,684,852.	Mar., 1961—$48.5 million
1961–62		April, 1961—$41 million
	Mar., 1962—$66,598,051.	May, 1961—$32.5 million
1962–63	Mar., 1963—$9,692,828.	
1963–64		April, 1963—$20 million May, 1963—$15 million
	Mar., 1964—$874,880.	
1964–65		April, 1964—$17.5 million May, 1964—$ 9 million
	Mar., 1965—$34,593,288 (Interim)	