

*Unemployment Insurance*

with the bill until a time when we can find a satisfactory basis. However, Mr. Wolfenden denied that this was his contention. He then went on to say what might be a fair assumption, as he stated it, as to the rate of unemployment, after pointing out that the actuarial soundness of the bill was based on a rate of, I think, 12 per cent. At page 217 he continued:

To give a second example, suppose that the fund experiences the following rates—say in 1941, 6 per cent; in 1942 as low as 4 per cent; in 1943, at the end of the war, with its dislocation, 25 per cent; and in 1944, a rate which has been shown in the United States at certain times, 35 per cent; and in 1945, 35 per cent. In that five year term, which again I would emphasize is not a full cycle as it is ordinarily understood, the rate of unemployment which the fund would have to bear would be basically 21 per cent; and again in that case the fund would become insolvent at the end of 1943 on the assumption of a 12 per cent rate—

Then at page 230, in answer to a question I asked, Mr. Wolfenden said:

By Mr. MacInnis:

Q. Do you know of any country where insurable employment went up as high as 35 per cent?

A. No. I cannot quote these figures offhand, but a rate of that kind may have been shown in some of the European countries. It is entirely possible, but certainly not in any of the English speaking countries.

At the depth of the depression, if my memory serves me rightly, though I have not the figures before me, the employment reported by the employers of Canada to the Department of Labour was about 22 per cent. All that would not be insurable employment; and at the present time, since we are accepting the best risks, I am quite sure that the employment would not go to that extent, unless of course there was a terrific dislocation for which you cannot make provision in any case. That is my reason, and I think it is sound, for discounting the evidence given by Mr. Wolfenden.

Four different labour organizations appeared before the committee. In their ordinary affairs sometimes there are violent differences among these organizations, but in the matter of the unemployment insurance bill and in the desirability of putting it into effect at the earliest possible moment, there was the utmost unanimity. All these organizations—the Trades and Labour Congress of Canada, the All-Canadian Congress of Labour, the Congress of Industrial Organization and the Catholic Federation of Trade Unions—were agreed that, despite its limitations and many imperfections, the bill should be passed and made law at the very earliest possible moment.

Mr. MACKENZIE (Vancouver Centre): And the locomotive firemen.

[Mr. MacInnis.]

Mr. MacINNIS: Yes, the locomotive firemen as well.

Just a word in conclusion: I am sure there will be no attempt in this chamber to delay the passage of the measure, and I hope there will be no attempt to delay or postpone it in another place. I say that because the working people in Canada have waited for a long, long time for this small measure of social justice. They will not take it kindly if the matter is further postponed. Even if we did postpone it there is no certainty that the information we may have next year or the year after, or even the year after that, would be a more reliable basis than the one we have to-day for the passage of a measure of unemployment insurance.

This bill will not end unemployment. No man or woman who understands anything about social conditions expects it to do that. But, as I pointed out the other day on the second reading of the bill, it will give a large number of individuals when unemployed the right to certain benefits without having busybodies prying into their private affairs. Surely that is something worth while.

I may have something to say when the various sections are under consideration, but I hope it will not be necessary to say very much. I repeat that I considered it a distinct privilege to have had the opportunity to serve on the committee which considered this measure. Going through life I have got my education in little bits, here and there; so in the eleven sittings of the special committee which examined this bill I added to my education.

Mr. GRAYDON: Mr. Chairman, I have no desire this morning to delay the deliberations of the committee in connection with a subject as important as that of concurrence in the report of the special committee which considered this unemployment insurance measure. However I do wish to say a few words respecting some matters which were discussed in the committee, of which I had the honour to be a member.

Unemployment insurance legislation during the last number of years in Canada has experienced a tortuous and difficult course. It has encountered legislative, political and constitutional difficulties which fortunately to-day have been largely overcome. As a result we have before the House of Commons a concrete measure which in my opinion will be of advantage to the working man of this dominion.

This is not the first time a bill of this kind has been before parliament. The enactment of a measure of this kind has always