

Mr. MARSHALL: It may be a little difficult for me to follow my fellow countryman in some of the statements he has made. The Irish are always noted for having differences of opinion, so I hope my hon. friend will forgive me if I do not agree entirely with what he has said this afternoon. I should like to commend the hon. member for Trinity (Mr. Roebuck) on some of his remarks. I do not find myself entirely in agreement with him, but certainly I agree with what he said in regard to unemployment. May I say to him that wishful thinking or flowery language at this time will never solve this problem. The hon. gentleman belongs to a party which has been in power for many years, yet to-day the problem still remains unsolved. I would suggest that he bring his influence to bear within his party in order that something may be done about the matter.

I agree that unemployment insurance is a good thing. I have already made that statement. I should like, however, to emphasize further two points I stressed in a previous speech: first, that all workers should be included under the scheme and, second, that we should find some means of financing this proposition without increasing prices or raising the debt of the country. When what I suggest is carried out, we shall have a very satisfactory scheme indeed.

I should like to touch on one part of this bill which does not appeal to me at all. During the committee proceedings the hon. member for Macleod (Mr. Hansell) asked:

Q. When a man becomes sick he is unemployed; what effect would this have on such men?

A. He would still obtain sick benefits, but under unemployment insurance a man would not receive benefit if he were sick; he would not be available for or capable of work, which is one of the fundamental qualifications required under unemployment insurance. A man must be able to accept a job which is offered to him.

That is not the impression held by most people in Canada to-day in regard to this measure. I should like to read a short article appearing in a newspaper published in California. The article is headed, "The little cheque that wasn't there when it was needed."

Mr. MARTIN: Twenty-five dollars a month.

Mr. MARSHALL: My hon. friend knows better than that. The article reads:

San Francisco:—Persons who thought that unemployment insurance was something they could fall back on in times when they needed the payments most, are having a rude awakening. Take the case of L. D. Holmes—who has been unemployed for some months. He was receiving his unemployment insurance payments regularly until recently when serious illness sent him to the hospital for two weeks. Unable to

appear in person at the state unemployment insurance offices—he had Mrs. Holmes call. She was told her husband was not entitled to any payments during his illness.

In vain Mrs. Holmes pleaded that she depended on this small sum to pay living costs for herself and child. The attendant announced that the law said "No!"

Payments were resumed when Holmes left the hospital and he was advised that he would receive the amount covering the period of his illness at the end of the time during which he is eligible for the jobless payments.

May I digress for a moment to say that so far as I can learn from a study of the bill, to a large degree it is based on the social security plan of the United States.

Subsequently the following question was asked of M. E. Lewis, claim agent of the state unemployment insurance division:

"Why may not a person receive his social security payments when he most needs them?"

Lewis explained that the law does not consider the welfare factor but was designed primarily to stabilize employment. Its benefits are available only to those persons who are jobless through no fault of their own, and when they apply for the payments they must show they are physically able to hold a job, and available and willing to take one.

Those are exactly the same as the provisions of the measure we are now discussing.

"But what about people who voluntarily leave their employment in order to live off their unemployment benefits?" he was asked.

He admitted there was a certain amount of chiseling of this sort, but that on the whole the law served its objective of stabilizing employment in that it enabled persons in sweat-shop type of work to quit, forcing employers to raise standards.

Holmes and other jobless persons may read this information with interest but they are still left wondering whether something is not cockeyed with a law which withholds financial assistance when it is most needed.

But that's the law, Lewis says, and payments are not based on need.

May I point out, Mr. Chairman, that that is the law as embodied in this measure, and that the payments are not based on need. Therefore there is no help for those people who fall ill during the period of their employment.

I hope I may be pardoned for again going over some of the ground touched upon by the leader of the opposition (Mr. Hanson). I feel, however, it is necessary for me to do so, because it was I who raised the point as to the soundness of this scheme. I have asked the minister whether or not in his judgment the scheme is actuarially sound. As reported at page 33 of the evidence taken before the committee, the hon. member for Macleod asked this question of the witness, Mr. Eric Stangroom:

In your opinion the scheme is then actuarially sound?