The resolution before the house is not to investigate further but to take immediate action with a view to the establishment of a system of unemployment, sickness and invalidity insurance. As I said, after consideration, the government of that day referred the matter to the provinces. As a result of that reference, combined with the knowledge of the depression throughout the world, four provinces have placed themselves on record to the effect that they are willing to enter into a scheme of unemployment insurance, and have asked the government of Canada to call a conference in that connection.

This afternoon the Prime Minister, dealing very exhaustively with this matter, told of the burdens of the ratepayers in Great Britain to-day. He forgot, however, to point out that unemployment insurance was self-sustaining when it was first instituted in Great Britain. It was not until after the war, when there was a great influx of unemployment who received the benefit of that insurance scheme but had not contributed to it, that the insurance became known as a dole. In that regard Canada would not suffer.

It would be much better if we could get along without unemployment insurance; the workers in Canada will agree to that. every man in Canada who is able and willing to work could secure employment it would be much better than a system of unemployment insurance. No one I have ever met or heard, however, will deny that we will always have seasonal unemployment in this country. We will have men who work only eight or nine months a year and are idle for the remaining period. Many of these men are not paid high wages, and I contend they have as much right to be protected during their off period as any other class of people. There are those who say that unemployment insurance would be demoralizing in its effects. From my experience I do not see that this would necessarily follow; for instance, our business and professional men do not hesitate to insure against risks to life and property, and as yet I have failed to see that in any way they have become demoralized through collecting compensation under their policies. The maintenance and education of the children of our working people depend upon the wages of the breadwinner, and I see no reason why some system cannot be evolved to protect them in the event of his unemployment, sickness or disability.

Some years ago I remember a gentleman in the Ontario legislature stated:

For a great many years, Mr. Speaker, society stood aghast at the annual toll in

deaths and injuries caused by industrial accidents; it had attempted to decrease these accidents by passing legislation, which was designed to safeguard the wage earner against death and injuries, while employed. Notwithstanding that various kinds of safety devices have been installed in industrial plants, there are still more than half of the industrial accidents which occur annually, for which neither the employer nor the workman can be held responsible or blamed.

In support of unemployment insurance he used these words:

A great majority of the people of to-day, Mr. Speaker, are standing aghast at the sight of thousands of human beings in destitute circumstances and I feel sure that public opinion will press for some permanent system which will ensure all human beings proper nourishment, shelter and clothing.

I repeat, I believe that some system can be and must be evolved to take care of our unemployed. Unemployment insurance has been recommended in various quarters. Let me refer to the report of the Royal Commission on Industrial Relations of 1919, where at page 8 will be found the following:

Unemployment may arise from other causes than the loss of his job. He may be incapacitated by sickness, invalidity or old age. Very few labourers are able, out of their earnings, to make provision for these contingencies. We recommend to your government—

I ask the house to mark that this is a recommendation by the royal commission.

We recommend to your government the question of making some provision by a system of state social insurance for those who through no fault of their own are unable to work, whether the inability arises from lack of opportunity, sickness, invalidity or old age. Such insurance would remove the spectre of fear which now haunts the wage earner and make him a more contented and better citizen.

In 1915 the Ontario government appointed a royal commission headed by Sir John Willison, to investigate the question. The report was presented in 1916, and at page 80 I find the following recommendation:

To meet the conditions referred to, your commissioners are of the opinion that some form of unemployment insurance is desirable, in the interest alike of the working man and the municipality affected.

Then the four provincial governments of British Columbia, Alberta, Saskatchewan and Manitoba are already on record as favourable to unemployment insurance, and they recommend a conference with the federal government with a view to putting such a system into operation. Then we have a conference which met in Winnipeg as late as January, 1930, which was attended by representatives