

Mr. Dinsdale: That is eternal security.

Mr. Caccia: Send the bills to the Lord.

Mr. Horner: Perhaps if we had a little more faith in the Lord we would not need the bill.

Mr. Caccia: Send Him the bills.

Mr. Horner: Perhaps if the hon. member had had more faith in the Lord we would not have needed the bill in the first place.

Mr. Caccia: Send Him the bills.

Mr. Dinsdale: This government has taken the place of the Lord.

Mr. Horner: This bill seeks to impose a new tax on some who will never claim benefits. The minister said that people on radio and television have said that a man can work for eight weeks and then collect benefits for 52 weeks. The minister said that was completely wrong. A man must work for eight weeks, and can then collect unemployment insurance for 18 weeks. However, if the national level of unemployment is about 4 per cent, he can collect it for another 12 weeks, thus increasing the period to 30 weeks. The minister also said that if the regional rate of unemployment is above 4 per cent, the man can collect for another period as well. I see the minister nodding affirmatively. Clearly, what people on radio and television have said about a man working for eight weeks and then collecting for 52 weeks is perhaps not far from the truth. I see the minister again nodding his head affirmatively, Mr. Speaker. Perhaps that is closer to the truth than one might think.

In essence, this bill ignores the common interpretation of "insurance". In his speech the minister said that, certainly, some fellow would pay a little bit and collect a whole lot, and he drew an analogy between payments and benefits when a fellow's house burns down just after he has paid a premium on his insurance policy. I think the examples the minister used were poor. The premium you pay on an insurance policy is rated according to the risk of your collecting under the policy. Your car insurance premium is related to the possibility of your having an accident and the amount of damage your car can cause in an accident. In this scheme, there is no relationship between the premium a man pays and the risk of his being out of work.

Mr. Perrault: That is not true at all.

● (5:30 p.m.)

Mr. Horner: I hear a comment from the parliamentary secretary. He says that is not true.

Mr. Perrault: Have you read the experience rating section?

Mr. Horner: I did not read the parliamentary secretary's speech and, as a result, I do not know what his intentions or beliefs are. When he makes it, I will.

Unemployment Insurance Act, 1971

Mr. Perrault: You should read the white paper before you speak.

Mr. Horner: I read the white paper very carefully. But to get back to the point I had reached when I was interrupted. Many people will not have occasion to collect benefits at all. We are told that some civil servants are to be included but that civil servants employed by the Quebec government will not be included, because they do not wish to be included. Will the same conditions apply to all other governments? I see the minister nodding his head in the affirmative. Is the option being given because these people will likely not have much occasion to collect, or because of the constitutional aspect? Again, I see the minister nodding in the affirmative.

But what about the position of schoolteachers? What about the additional cost to the municipalities which would be imposed by what is, in effect, an additional tax, an extra burden on the educational system? Surely, there is a constitutional question here which is closely parallel to that raised by civil servants working for a provincial government. In essence, the teacher enters into a contract with a municipal government, so there is a close parallel here. Reading the minister's speech, I notice that he held a long consultation with the teachers and that after he had talked to them most of them were in favour of the legislation before us. Well, I can assure you, Mr. Speaker, that the hon. gentleman could not have talked to the teachers in the constituency of Crowfoot because I have certainly not found them to be in favour of this legislation. Indeed, very few of them want any part of it. So here is legislation which will tax people who in all likelihood will never be able to collect.

Then again, consider the amount a person can collect. An insured person is able to draw two-thirds of his income up to a maximum of \$100 a week. This is a substantial amount in most regions of Canada. Perhaps it would not keep a person very well in Toronto, but in a lot of the smaller towns \$100 would keep a person very well. The minister made no mention in his speech—I admit I did not read all of it—of the number of irregularities which are presently taking place in the use of the present Unemployment Insurance Act. I suspect that the number of irregularities will be tripled, at least, if the bill before us becomes law, and that they will be far more difficult to assess. I say they will be more difficult to assess because of the variations in entitlement to benefit for which provision is made, depending upon the national average of unemployment. This will make the administration extremely difficult.

Another point I should like to deal with before closing is that at the present time one-fifth of the amount contributed to the fund comes from the federal government. The present bill will remove the federal government's responsibility to contribute whenever unemployment falls below 4 per cent. Should the figure exceed 4 per cent, either nationally or in certain regions the federal government would make a contribution. What is the government proposing to do? It is proposing to use this act as a means of directing money to certain regions. The minister nods in the affirmative. The equalization payments