

Supply—Labour

However, the fire insurance companies do not discriminate against you as to the way the fire takes place. You pay fire insurance premiums, and if the gas range sets your house on fire you will get your insurance. If lightning sets your house on fire, you will get your insurance, or if there is a faulty connection in your electrical fixtures and the house burns, you will still get your insurance. In this case the regulation differentiates between the kinds of unemployment. The woman paid for unemployment insurance, she is now unemployed, but she is deprived of her insurance because her unemployment is created in a certain way. The argument about the fire insurance is not analogous at all. It is not valid. This regulation is discriminating against that particular woman and depriving her of the insurance for which she paid. She is unemployed, and she paid for unemployment insurance. An act of nature causes this woman's unemployment, and immediately those who interpret the act seize upon that fact and say she is not entitled to unemployment insurance.

I am suggesting there are not many of these cases. I am suggesting the minister should withdraw the regulation or instruct his officers to put an advertisement in the papers all across Canada setting out the regulations. Then these women would know what they are up against, and perhaps they could find a way around it. There are lots of ways around the regulation if a woman understands it. In the case I have known the woman and the employer have both told the truth, and the woman has been penalized. The minister is a sound, reasonable and charitable person, and I suggest he should consult with his efficient group of officials. They could decide to remove the regulation for a while and see how it works. You can always put it back again if it is not working satisfactorily. Let us make a try at curing that headache, because it is a headache. I seem to be running into all the cases, because the member for Hamilton West and I are the only two people who talk about it.

That is all I have to say at this time, Mr. Chairman.

Mr. Ferguson: We have heard some well-deserved compliments paid to the employees of the minister's department. Within the last few days I have had called to my attention the fact that the average weekly wage of all employees, including the managers, in the Georgian bay branch of the unemployment insurance department is \$46.12. The prevailing wage rate for all Canada is \$55.63. Now, I was never a believer in paying for efficiency on the basis of the place in which the efficiency is located. I believe

in paying people for the job they are doing, irrespective of whether they are located in Toronto, Ottawa, Montreal or the Georgian bay district.

Since I reside in the Georgian bay district, I know that the cost of living there is almost equal to the cost of living in the city of Toronto. If that is the average wage being paid to all employees, including managers, I do not believe it is sufficient. The civil service officials should have this brought to their attention. I am sure they will find that is not an adequate sum to pay civil servants of the minister's department in the Georgian bay branch. I am speaking about a district I know.

There is another matter which I should like to mention. We have compensation insurance throughout Canada which covers most employees, but as yet not one of the provinces has come forward to say that it is going to introduce compulsory compensation insurance for farm workers. The result has been that we have young men and women working on the farms, in positions that are absolutely essential to the progress of this country, who are injured. A young man working on a farm may lose an arm in a threshing machine. The farmer says, "Well, Joe, I am sorry; I shall help you pay the doctor bill if I can." This young man will wander up and down this country with an arm or leg missing, but he will receive no compensation. In the provincial and federal governments we are all men over 21, and it is almost time for this government or whatever government we may have after the election to tell the provinces that they should provide compensation for the workers. All workers should be treated in the same manner as the factory workers are treated. The federal government should tell the provinces that if they do not protect every employee against being maimed, then the dominion government will do so.

It does not behove my hon. friend to smirk or smile when I am talking on a subject of this nature. There is another item I want to mention to the hon. member for Cape Breton South. We should institute a system of compulsory savings for every worker in the dominion. When that regulation was in force during the war, the workers contributed—probably reluctantly—but when they received the return of their savings they wondered where the fairy godmother had been. Let us start some sort of system that will make the great masses of people save their money for their unemployment, for their old age or for their hospitalization. We all know—we have lived long enough to do so—as past experience will tell us,