

record as being in favour of unemployment insurance. Whether or not there was an earlier discussion of the matter I do not know. The Trades and Labour Congress of Canada represents the largest number of organized workers in Canada, and I think every year since 1921, in their submissions to the federal cabinet, unemployment insurance has been advocated. The All-Canadian Congress of Labour, in their interviews with the government during the last few years, have also advocated unemployment insurance. The Federation of Catholic Workers and the Canadian Federation of Labour, for the last two years at least, have stressed the need for this kind of social insurance.

In 1919 a royal commission under the chairmanship of Mr. Justice L. G. Mathers was appointed to investigate industrial relations within the Dominion of Canada. After many hearings, and after visiting every industrial centre from Victoria to Sydney, the commissioners stated that fear of unemployment was the chief cause of industrial unrest, and submitted a definite finding as part of their report. There are three short paragraphs in that report, which, I think, are worth reading to the house. The report can be found as an appendix to the report of the national industrial conference of 1919, and the sections to which I refer are on page 8:

34. But supplying the unemployed man with suitable work for the present will not entirely solve the problem. Before the labourer can be made contented the haunting fear of unemployment must be removed from his mind.

35. This is something which affects all wage-earners, but more especially the casual labourer. He can never be sure just when his employment will terminate and he will be left without the means of subsistence.

36. 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 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.

I submit that if the worker had been strongly represented in this parliament since 1919, unemployment insurance would have been on the statute books before now.

Mr. NEILL: Might I ask the date of that report?

Mr. MacINNIS: This was the Mathers commission, which sat in 1919.

I really do not think it necessary to elaborate on the need for unemployment in-

[Mr. MacInnis.]

insurance. I am convinced that there is so much unanimity on the subject that opposition to the principle is no longer an obstacle to the enactment of legislation. I am therefore in agreement with the mover of this motion, that the need is so urgent that it should receive the immediate attention of the government.

This brings me to the third point in the motion, that the insurance scheme or plan should be contributory in character. By that I understand the hon. member for Comox-Alberni to advocate a system of unemployment insurance under which the insured worker would make weekly or monthly contributions when employed. I am accepting that feature of the motion also. That is as far as I am called upon to go at this time. If we were discussing a bill instead of a resolution I might have something further to say on that point.

As far as I am able to learn, in all countries, with the possible exception of Russia, in which they have unemployment insurance it is on a contributory basis. The representatives of organized labour have gone on record as approving the contributory principle. If, as I said, we were discussing a bill, serious consideration would have to be given to workers in the low wage class, and exemptions might have to be made from the contributory principle. But I need not discuss that, because it is not before us. The fact, however, must be kept in mind that, with the very low wages prevailing in Canada at the present time, we might not be serving any useful purpose in taking money from people, who are not getting sufficient to maintain a decent standard of living or enough to keep them in normal health, in order to provide for a future contingency.

I think we should also try to get it clearly in our minds that insurance is not a solution for the problem of unemployment. It will not meet the needs of all the unemployed and much less will it prevent unemployment. We must face the fact that the kind of unemployment insurance we have in mind when discussing this resolution will not touch thousands of those who are unemployed to-day. There is, however, a turn-over in employment—if that is the correct term to use. That is, many workers are employed part of the time, and part of the time are out of work. Such workers would benefit under a plan such as we have in mind. How many workers would be covered by a scheme I do not know, possibly about a million and three quarters. On the other hand, thousands of those contributing would never draw financial benefits. That, however, is a condition inseparable from almost any kind of insurance.