

Unemployment Insurance Act

are laid in our way! We have to conclude that we are talking to a brick wall. However, when we have unemployment problems, we would like this at least to be recognized and our workers to be treated fairly. We would also like the authorities to show particular understanding for all the regional programs aimed at correcting the situation of unemployment and providing a future for our young people and security for the adults, so that the region that we love so dearly may truly make some progress. In the meantime, something is urgently needed and this is not to perpetuate an obvious inequity through Bill C-3, but rather to correct the situation immediately.

● (1600)

[English]

Mr. Gordon Taylor (Bow River): Mr. Speaker, the purpose of unemployment insurance is surely to look after those who are genuinely unemployed. There are so many "ifs", "ands" and "buts" connected with the Unemployment Insurance Act that the genuine cases sometimes experience a great deal of difficulty in getting assistance. Most people want to work and most people will go the second mile to secure a job. The purpose of unemployment insurance, then, is fulfilled to the greatest degree by making sure that men and women who are unable to find employment despite every effort on their part when they are able to maintain a reasonable standard of living. I do not think anyone wants those who are unemployed through no fault of their own to live in dire poverty or in an abnormal way.

The fact that unemployment insurance is sometimes used unfairly, or abused, makes it all the more important that we endeavour to recognize which are the genuine cases and which are the fakes. In my opinion, policy with regard to unemployment insurance has not been carefully thought out over the past several years. For a number of years, economic conditions have been good. The economy has been affluent. During those good years we should have been building up the unemployment insurance fund to look after the lean years. Economists know, as I think everyone knows, that there are some good years and some bad years. We remember the biblical reference; people filled their granaries during the years of plenty so that they would have food in the years of scarcity.

Such foresight is applicable to the management of funds such as the unemployment insurance fund. Today we worry about the fund being able to do the job for which it was set up. Well, we have experienced many years of affluence during which it would not have been difficult for the government to have set money aside in the fund to make sure that those who were unemployed in the future through no fault of their own might have a reasonable standard of living.

Some people criticize the government of Alberta for setting up a heritage trust fund, but in my opinion the premier and the legislators of that province should be commended. They realize they will not have oil and gas forever and that unless proper disposition is made of the revenues now there will be difficult times facing the province in the future.

● (1610)

We also realize that the oil and the gas which come out of the ground today do not belong solely to the present generation but that the future generation has a claim on them too. Premier Lougheed and his cabinet set up the Alberta heritage trust fund of which one-third of the revenues will be used to look after the future, to provide jobs when present jobs are gone, and to make sure that we do not place a heavy load of taxation on the shoulders of our people when the going is tough.

I cannot see why this could not have been done with the unemployment insurance fund. The revenues of Canada have been exceptionally good for many years, in fact since the Second World War, but there has been no planning. Instead of setting some money aside, shamefully we have gone into the markets of the world to borrow, as if we could borrow our way out of debt. And we are still trying to do that. Now we are trying to work out ways and means of taking as many people off unemployment insurance as possible.

I sympathize with the minister's having to decide on policies which will take away unemployment insurance benefits from people who are legitimately unemployed. That should never be the policy of an unemployment insurance fund. There is really no reason why this fund today should not be large enough that we would not have to worry about the unemployed having at least a reasonable standard of living. If the fund is worth anything at all, it has to provide benefits to men, women and their families during periods of unemployment. History tells us that every country suffers periods when there are large numbers of people who are unemployed. The policy of making provision for the future was not followed, and today the unemployed in many areas are suffering. The old saying "Where there is no vision, people perish" was never more true than when applied to the situation of unemployment insurance, which was designed to help those who cannot find work in spite of all their efforts.

Now I should like to deal for a moment or so with the positive aspects of unemployment insurance. The best possible way of handling an unemployment insurance scheme is to make sure that we have as much employment as possible and that jobs are available. Yet many things are done today by government which result in the elimination of jobs. Then we castigate people because they cannot find work or because they go on unemployment insurance. In many cases they must apply for welfare. I suggest to the minister—who I notice is not in the House—that he should do his utmost to get people back to work. Every day we hear questions about what we are doing to provide employment for more people, and every day we learn that the matter is under consideration or is being studied. We do not hear concrete proposals which will get people across this country working. In a country as rich as Canada there should be minimal unemployment. There will always be some unemployment but it should be kept at a minimum.

What are some of the things that we do today to stop people from investing money? When people invest money in an