

insurance is all about. If you know that certain industries lay off people in the same month every year for the same period of time, which many industries are doing, that is not unpredictable. Unpredictability is an element of insurance. You must feel that the reason you are taking out insurance is that you do not know what will happen, but it might happen. Very often we know what will happen, and when that is the case we can no longer call it an insurance program.

When the act was first brought in a limited number of people were covered. With a great deal of accuracy I think it then could be described as an insurance program. In many ways the premium was related to the risk. There was an unknown element in terms of the occurrence of unemployment. Essentially, what we had was a small group of industrial workers covered by the program. As the years went by, a greater number of people became covered under the plan. This occurred for various reasons, some of which were political. The governments of this country did not have the courage or intelligence to decide that we needed some kind of support for those who were displaced or suffered in our economy through no fault of their own. These were the people swept under the cover of the unemployment insurance fund. This was good politics because it usually happened around election time. Every time this happened, the program became something less an insurance program and more a welfare program. This is what the minister has inherited, and he must deal with it.

I note in the bill an attempt to devise a program for fishermen in particular. They are to be kept under the umbrella of the unemployment insurance fund until that is accomplished. This must be done because you simply cannot chuck people out, whatever the arguments happened to be when they were originally included. They require some kind of protection and we cannot rid ourselves of this protection until we create another kind. The Gill report took a very strong stand about the need to find a method of offsetting the unemployment insurance benefits for seasonal workers in Canada. This thinking also applies to fishermen and a host of industrial workers whom we do not think of as seasonal but who fall within a seasonal pattern.

I do not think the provision for maternity leave is good. I do not quarrel with the concept. Many countries have maternity benefits and perhaps we should have them as well—but how does this fit into an insurance scheme? Is maternity an accidental thing? It may be in some cases. Are you going to include maternity cases when a girl says her pregnancy was an accident? What about maternities that are planned? How do you justify putting them in an insurance scheme? On what rationale could you extend maternity benefits under an unemployment insurance scheme? If you are to have this kind of insurance scheme and maternity is not the result of an accident, what about planned maternity? Why should this be restricted to women in the labour force? What about girls who are not in a labour force and who have accidents? What are we to do with them? I am not asking the minister what he would do personally, and I do not intend to repeat what Mackenzie King said when he was asked

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about the Doukhobors, but this provision does not make much sense to me.

The minister suggested that by including a maternity leave provision we could cut down on abuse. I find this difficult to understand. Maternity benefits will be provided for up to 15 weeks. In his opening remarks he said that some people are now receiving benefits for 52 weeks as a result of maternity. What is to prevent their getting 52 weeks under this measure? I suggest they could obtain the same 52 weeks' benefit and that this will not correct any abuse. If these people want to go through the same rigamarole they now go through, they will get their full time. This measure will not change that situation. So I am pointing out through you, Mr. Speaker, to the minister the absence of logic. There may be a lot of humanity in this provision but—

• (9:50 p.m.)

Mr. Mackasey: I wonder, Mr. Speaker, if I might ask a question. I compliment the hon. member for his contribution to the debate in respect of experience rating, but so that I can formulate my thinking for my rebuttal tomorrow I wonder whether the hon. gentleman is agreeing that seasonal workers such as fishermen should eventually be removed from the unemployment insurance scheme.

Mr. Saltzman: If the minister is asking for my opinion, I believe I would say yes. I think seasonal workers generally—I would not say fishermen in particular—should not be in the unemployment insurance scheme. This is a personal view. I am sure there will be some disagreement by other people in my party. The inclusion of farm help is another move in this direction. The extension of coverage to salaried employees is another move in this direction. The coverage in respect of people taken ill while on insurance, although humanitarian and understandable, is another move away from the principle of unemployment insurance. One of the things Mr. Gill pointed out in his report which is difficult to justify is the inclusion of students from whom unemployment insurance is taken, yet who will never qualify to receive benefits so long as they continue to be students. The bill before us makes some gesture in the direction of relating premium to risk, but it is minimal and I believe it should do far more.

I should like to say a few words about the position of teachers. I have had an opportunity to hold a number of discussions and meetings with teachers. I believe it is unfair to misinterpret the teachers' position as one of wishing to be excluded from unemployment insurance. I think they very clearly stated in their brief that their quarrel is not with being included in the scheme, not with paying a premium but, rather, with the way it is being done and the artificiality of the argument that is being used.

If what we have in this country is a program which started as an unemployment insurance program and which is to be turned into a welfare program or a partial welfare program, it should be paid for in that way and not on a premium basis. A major portion of the cost of the premium should be paid by the public treasury. I want to leave aside for the moment the "Mackasey fiscal