

*Speech from the Throne*

delays. Claimants generally find the forms difficult, and I feel that the department should try to revise and simplify them. There is an old saying that an ounce of prevention is worth a pound of cure, and it certainly applies to the forms which unemployed claimants have to fill out.

In our area, the department has centralized the records office in Kelowna. There is no quick way for a claimant to get at his unemployment insurance records and set things straight if trouble arises. Why can there not be a central records office in the Kootenays to deal with the workers in our area? I feel that the department is over-centralizing the Unemployment Insurance Commission in the hope of cutting administration costs. There will always be a host of problems with unemployment insurance claims, and perhaps the aspect of decentralizing the keeping of claimants' records should be closely examined to see if changes are warranted.

One of the delaying factors in processing claims is the fact that holiday pay and severance pay must be known before the claims can be properly adjusted. I feel that the act should be opened this session for amendment, and both holiday and severance pay should be excluded as earnings under the provisions of the act. Our party called for this change last June, but it was turned down by the government. Today, however, surely there is enough evidence, now that the act has been in force for eight months, to indicate clearly to everyone that the inclusion of holiday pay as earnings is a backward, regressive and discriminatory measure. I have received numerous complaints and protests from individuals and unions from all over my riding regarding the inclusion of holiday and severance pay as earnings under the new act.

Let us look briefly at the problem. For years, organized labour fought for the principle of holiday pay. It was designed to assist all workers and their families to take an annual vacation. The provisions of the new Unemployment Insurance Act have denied this right to those unfortunate enough to be out of work. I feel that this is a retrograde step, and that this type of discrimination should be eliminated by amending the act. At present, if a workman becomes unemployed his vacation pay benefits must be used at a pre-prescribed rate per week until they are entirely absorbed before the worker can even commence his two week waiting period for unemployment insurance benefits. It is, in effect, a means test.

Vacation pay is really part of the normal wages of a workman and should not be treated any differently from any other portion of an hour's pay. The voluntary or legislated arrangement to save a small portion of the pay for each hour worked and accumulate it for vacation purposes is entirely the business of the person who has earned the money. It should not be subjected to interference by legislation. The law says that the holiday pay of a workman must be accumulated by the employer and paid to the workman either on termination of the job or when the workman takes his annual holiday. Why this accumulated savings for holiday purposes is classed as earnings after a workman's job is terminated is difficult to explain. Not one penny of it is earned in the unemployed period for which it is classed as earnings by the government. It should be 100 per cent applicable to the period in which it was earned, and for this reason should not be used for unemployment insurance purposes.

[Mr. Harding.]

Severance pay also should not be classed as earnings under the act. This is clearly pointed out in a recent CLC brief from which I should like to quote as follows:

Severance pay, in particular, is paid under various negotiated formulae, dependent upon years of service, and therefore constitutes a deferred payment of wages for work performed prior to the date of separation. It should as we see it, be treated in the same manner as savings which, as you know, have no effect on whether a person receives benefits or not. To deny unemployment benefit payments to a worker who has lost his job and thereby force him for an extended period of time to depend for his income upon his severance pay is tantamount to rubbing salt into a grievous wound.

Severance pay is accumulated savings in the hands of the employer, and I see very little difference between a person putting money in the bank out of the cheque which he earns from his employer and this type of accumulated savings which he receives in the event of the termination of employment. Again I will suggest that the act be amended to remove this type of discrimination which hits hard at many of the jobless Canadians today.

Earlier I spoke about the just society in Canada, and I indicated I was not too pleased with the program laid down by the present administration. I pointed out the trouble which the government has had in the field of unemployment. Frankly, I do not think they have done a good job and I am quite convinced that there are hundreds of thousands of Canadians who feel the same as I do. But there are also other fields which I think we, as legislators, and the Canadian people should look at to see whether this goal of the just society is being achieved and if some progress has been made toward that goal by the legislation and the moves made by this government over the past four years.

Earlier I mentioned housing as being one of the great needs of Canadians. I say without hesitation that this government has failed completely in the field of housing, particularly in providing housing units for those who need them most, namely the under-privileged who live in our cities, those whom we often class as being at or below the poverty line. They cannot afford to buy into those housing units about which the government boasts. We should get to the root of the housing problem in Canada by making certain those who need housing the most get it first. But that approach was not adopted by the government during the past four years. There has been some move toward the setting up of public housing units, but this has been far too little in relation to the need.

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All we have to do is look at the recommendations of the task force on housing, a task force which travelled from one end of Canada to the other examining the housing needs of Canadians. Yet we find in 1972 that the vast majority of its recommendations have been completely ignored by the present administration. We all know about the excessive interest rates, excessive land costs, and also about the lack of opportunities which those in the extremely low income brackets have of owning their own homes. Precious little has been done by the government about this problem during the past four years.

Now, I come to the problem of Canadian ownership, the problem of being masters in our own house. What has happened under the Trudeau administration during the