arose we would have a serious unemployment situation. It is a matter of deciding what is the best policy, and it would depend on what would happen in the future, because the future is always uncertain.

Mr. BROOKS: When this matter came up in the House on second reading I recommended what Mr. Anderson is recommending this morning, and it pleases me to think that great minds sort of run along the same channel. T felt it established two classes in the army, for one thing. Before July 1 all those who enlist will have the benefit of this unemployment insurance. After July 1, of course, those who enlist will not have that benefit. Also, one of the arguments which seemed sound to me was that these men should be treated the same as civilians. This is employment for the soldier. He is a soldier and this is his employment. The civilian has the benefits of the unemployment insurance when he ceases to be employed. I think that when a member of the armed forces, once he decides to give up his employment, if it is only three years, should be treated the same as a civilian and should not be asked to go without employment for some time and without some benefits. Mr. Bennett spoke about the contribution they make and receive back from the pension fund. That is their own money. They paid it in and they get it back. That money has been paid in by these men themselves and I do not think that comes into the picture at all. I realize that there are quite a few arguments against contributing to unemployment insurance. For instance, Mr. Gillis spoke about the men not caring to contribute and I think Mr. Anderson answered him adequately-the contributions are made by the government.

Mr. GILLIS: I did not say they did not care to contribute. I asked if he had checked with any of them to ascertain if they wanted to contribute.

Mr. BROOKS: I do not think there is any great objection to it; I have not heard of any.

Mr. GILLIS: That is simply because they do not know anything about it as yet.

Mr. BROOKS: I do not think there has been any great objection. I can see, as Mr. Anderson has pointed out, that there are some advantages and to my mind the advantages outweigh the disadvantages. I would be in favour of giving serious consideration to the Legion's brief.

Mr. HARKNESS: I wish to make one observation. To me the army is a profession and I think we should be very careful about what we are asking these boys to do—those in the army. I am all in favour of this thing. If they want it by all means let us do it. However, every time I go into a bank and start discussing the question of unemployment insurance with the bank manager and the accountants they inform me that there never has been and that there never will be an unemployed bank manager. They ask why they should contribute to unemployment insurance when there is little or no chance of their getting anything out of it. I think the majority of those in the service would take the attitude of the bank managers.

It is the policy in banks across the country, and I think it is only right, that the banks very carefully weed out in the first year or two of employment any employees who are likely to be unemployable, and they do not let them stay, but once you are in a bank—

Hon. Mr. LAPOINTE: You are stuck!

Mr. HARKNESS: —it would be similar to the army attitude. They might not like paying the dues very much, but the army also weeds out in the first short period the ones who are likely to be those who would require unemployment insurance, and the boys that stay are there for the full period of time. I could see them taking the attitude, "I will never draw a cent of this; why