

*Unemployment Insurance Act*

this couple have to repay their so-called over-payments? It would take one who is conversant with higher mathematics or is an accountant to determine whether his unreliable income from work, when lumped together with government payments, would bar her from applying for the guaranteed income supplement.

These remarks illustrate what I mean when I say that these programs ought to be completely and totally reviewed. Couples ought not to be placed in the baffling predicament of not being able to determine by themselves the course of action to take. Our welfare officers ought not to be restricted by regulations whose application they themselves describe as harsh. Our welfare officers would much rather not have to write to people and demand repayment in whole or in part of any moneys that have been paid out. I think the answer in part is to simplify procedures under the Unemployment Insurance Act.

Instead of thinking of unemployment insurance payments as income, as our welfare people seem to do, they ought to be considered as true insurance payments and should not be considered as income. After all, an insurance payment is paid for a loss; it does not constitute a gain. If you insure your house against fire and it burns down you have not gained. You have lost something, and when you are indemnified you receive only partial payment for what is lost. Similarly if a person becomes unemployed he has lost his job and the insurance payment he receives is only a partial payment to compensate him for the full salary he has lost. Even if the amendment is passed and the new figures are introduced the unemployment insurance payment will still constitute only a partial payment of what most individuals would have earned had they not lost their jobs. I wish that federal and provincial welfare authorities would look at these payments in that light. Also, I wish that those responsible would see to it that current practices carried out under the unemployment insurance legislation are simplified.

• (3:10 p.m.)

We should also bear in mind the situation faced by those who have no pension plan and are still working. Though they may have reached pensionable age they cannot quit of their own accord because the old age pension would be so much lower than what they could make if they continued to work. If they did quit, no unemployment insurance benefit would be available to them. It would be withheld because they would have left their jobs

of their own accord. But if they were employed by a company which had a pension plan they would be eligible for unemployment insurance benefits over a period of time because they would have been laid off or retired by the company concerned. I suggest we could improve the act by writing into it a system whereby persons who have paid into the fund over a certain number of years would have a right to benefit in such circumstances.

Our attention has also been called to the situation of older people who lose out partly because they have never learned the ropes so far as the unemployment insurance administration is concerned. They have been too busy working steadily throughout the years until they have to quit through no fault of their own. The hon. member for Portneuf (Mr. Godin) gave an example of the kind of case I have in mind. I have had such cases brought to my attention on a number of occasions. All possibility of collecting at any time in the future is lost. Yet it seems to me that if this scheme is to function as an insurance scheme a person who has paid into it over a long period of time and never drawn anything out should have the right to benefit. If any private insurance company in Canada functioned like this plan does it would be quickly run out of business by government inspectors. It could not get away with collecting money for a long period and then refusing to pay anything back in the end.

I should like to refer now to a point raised by the hon. member for Comox-Alberni (Mr. Barnett) concerning the consolidation of the offices and the inconvenience suffered by Canadians who find themselves many miles away from the nearest office. I used to receive numerous letters bringing this and other matters to my attention before the consolidation of the offices. The nearest one has now been moved well outside my constituency and in the last few months I have not received a single specific complaint. I would like to think this means everything is going well, that the consolidation has worked well and that people do not have any more problems. I suspect, however, that the office is now so far away that people who might otherwise write to me despair of finding any redress for their complaints. They are hesitant to spend money on a trip to the office if they lose their jobs and they hesitate to hire someone else to do it for them because that would cost even more. When their savings are dwindling and there is no prospect of another job they hold on to what they have as long as they can.