

to serve a waiting period consisting of a week's benefit. By this bill that provision is eliminated, as it applies to seasonal workers. Subsection (2) of section 50 would do away with the waiting period for a person who applies for seasonal benefits on or after May 18, 1958 and before June 28, 1958.

Section 52 of this bill repeats section 52 of the present act which prevents a worker from having two seasonal benefit periods under which he would withdraw from the fund more than his credit in the fund. In other words, it prevents an overdraft. For anyone to qualify for benefits under the unemployment insurance fund he must have a credit balance; he cannot have an overdraft. However, a worker can draw weekly seasonal benefit payments at different times. For instance, he could be out of work for two weeks and draw benefits, then return to work for a week, then be out of work and again draw benefits, provided of course that his total drawings never exceed the amount to his credit in the fund, and provided also that his drawings are made by him in the specified period, namely, from May 18, 1958 to June 28, 1958.

Hon. Mr. Reid: He does not have the waiting period?

Hon. Mr. Brunt: There is no waiting period. Immediately a seasonal worker becomes unemployed he is entitled to receive benefits. That advantage is not extended to the regular worker who participates in the fund.

I reiterate that section 2, to me a very important section, prevents any person from receiving any benefits out of the fund if he has exhausted his seasonal benefit credit in the fund.

Finally, I would point out that upon the bill being passed by this house and becoming an act of Parliament it will have no effect of any kind whatsoever after the 28th day of June, 1958. In other words all the provisions of this bill will be automatically spent, in the absence of further legislation, on the 28th of June next.

In closing, I would like to advise the house that, according to information which has been furnished to me from the Unemployment Insurance Commission, it is estimated that 200,000 claimants will benefit under the provisions of this bill, and it is further estimated that they will benefit in the amount of approximately \$14 million.

Hon. W. Ross Macdonald: Honourable senators, we have not much time to study this bill, and I must admit that I am not perfectly clear as to its provisions. With all due respect to the honourable gentleman who introduced the bill, I do not think that a

man has to have to his credit in the unemployment insurance fund an amount as great as he will draw under the provisions of the bill. What the man will need to have is a certain number of contributions to the fund, and as I understand the provisions, if he has made, let us say—I am not sure of my figures—24 contributions he will be entitled to seasonal benefits for 20 weeks; and of course his weekly drawing is much larger than his weekly contribution.

Hon. Mr. Brunt: A great deal.

Hon. Mr. Macdonald: So when the honourable gentleman used the words "credit in that fund", what he meant, I suppose, was that he would be entitled to draw from the fund because he had made a sufficient number of contributions to it to enable him to qualify.

Hon. Mr. Brunt: Well, after all, contributions are made in money, and that is why I say it is a credit in the fund. He has got a credit of so many dollars in the fund.

Hon. Mr. Macdonald: Yes, but the amount of dollars he has in the fund does not equal the amount of dollars that he draws. I do not know what his weekly contribution is, but it is comparatively small; the employer and the Government each pay in the same amount, and the Government also provides the cost of administration. Then, when the man becomes unemployed, he draws much more per week than the total amount he has paid in.

Hon. Mr. Brunt: Yes. But what the employer and the Government pay in are credited to him, and he is also credited with his own payments.

Hon. Mr. Macdonald: I agree, but these weekly payments do not equal one weekly payment which the man draws out. That is why it is called "insurance". I mention this in order to make clear what is meant by the credit which the man must have in the fund. The credit must be such as will enable him to qualify.

Under the provisions of the law as it stood when the bill was introduced, a man was entitled to draw seasonal benefits after a shorter period of employment than that required under the normal provisions of the act. For instance, if he had been paying in for, say, 24 weeks—I am not sure of the exact qualifying period—although he might not qualify under the general provisions, he would be able to qualify for seasonal benefits, that is, benefits paid in the winter. Under an amendment adopted this year by the former parliament, he could qualify for seasonal benefits, and these would cease on May 17. Let us say a person draws seasonal benefits for 15 weeks from early February to the middle of May. Under the provisions of the