

he will have an annuity certain on reaching a certain age, or his wife an annuity certain in the event of his death, and in the event of illness or invalidity there may come to him certain benefits. Those benefits would not come under the Canadian annuity system, but only under additional insurance carried by the company itself, or by taking out a policy in one of the stock or mutual companies of the country. That is the position with respect to that.

This resolution merely asks that this matter be investigated. I am certain that sooner or later this problem must be carefully studied. Nothing could be worse for this Dominion than to create a dole system. Nothing could be worse for Canada than to induce men to believe that they could look upon the state as something from which they could obtain benefits without making corresponding payments. Compensations and payments are the corollaries of one another; one is the complement of the other, and the payments made with respect to premiums for an insurance policy issued by the state against unemployment, sickness or invalidity, represent the savings made by the individual for the purpose of having the benefits to which I have referred. I think the modern thought and modern tendency, having regard to the great development that is taking place in industrial life and the relation the state bears to industry, has completely changed from what it was half a century ago, and there is an ever-increasing tendency on the part of those responsible for government and those responsible for industry to provide means whereby with contributions made by industry itself or by the state, the premiums are not entirely borne by the insured. Hence it is that this matter now engaged the attention of this parliament.

With respect to the constitutional attitude, the relations between the provinces and the Dominion, that is not important at this moment. It is sufficient to say that the matter is of such national importance that it is worthy of engaging the attention of a committee. It is only necessary to say further, that the younger a country is when it commences to encourage habits of thrift and saving and industry on the part of its people, the better it is for the country as it attains middle and old age, and the only regret of those in charge of these matters in the older countries is that they have not been able to establish such a scheme in days gone by, for the longer it is put off, the more difficult it becomes because of the greater average age of the population and the greater num-

[Mr. Bennett.]

bers employed in industry. We have this opportunity to inquire into this matter, the fundamental words of this resolution being, "the establishment of a system of insurance against" certain defined things, which, as I say, involves the payment of premiums. And to the extent to which premiums should be paid, just as in workmen's compensation cases we have payments made by industry; to the extent to which in the development of that idea industry and the state should contribute to the premiums which maintain that policy, to that extent it is necessary that this matter be investigated and determined by a committee.

I was rather surprised at an observation made by an hon. member in that corner of the House that he did not look to this party for assistance. Anyone who reads his history and who knows the development of social legislation in England will have learned that the first man who ever attained the rank of privy councillor in the labour ranks of England was one who, having investigated this matter said: We have received more in five years from the Conservative party than in fifty years from the Liberals. He would know that the hearts and minds of the Conservative party are in unison in demanding, so far as lies within their power, that everything possible be done to encourage the practice of thrift, the saving of money, the development of initiative and industry, and the taking care of men in their old age, so that they may be happy and proud and able to look their fellows in the face without realizing that they are recipients of charity or bounty.

Mr. J. J. E. GUERIN (St. Ann): Mr. Speaker, I have listened with a great deal of interest to the arguments that have been brought forward in support of this resolution, but I cannot convince myself that the resolution is seriously meant to bring about any positive action on the part of the committee, because the resolution conveys no specific instructions to that committee. I notice that it asks that the committee on industrial and international relations make a study of the question. Studies are very indefinite things; a study might last a week, a month, a year or a century. If any serious study were to be made, some plan would be laid down and something said in regard to how and when and what they were to study.

Why refer the matter to the committee on industrial and international relations? I cannot understand the reason. If the matter were to be seriously studied or contemplated, it should be laid before a special and eminent