

for the expenditure of money for that purpose. It simply says that the committee be instructed "to investigate and report on the establishment of a system of insurance against unemployment," et cetera, which would necessarily be of a contributory character, because insurance involves the principle of a beneficiary contributing partially or entirely to the benefits he receives. The main idea of this and similar resolutions which are of a practical character is educational. As the hon. member who introduced this resolution very wisely said, it took us twenty years of committee work to get the old age pension scheme brought to a head. I hope it will not take us so long to bring some phases of this question to a head, but certainly let us get it to a committee, where we can get the facts and the evidence to enable us to deal more thoroughly with the situation on a later occasion. If I might use the word, I would almost say that those who have the interests of labour at heart should indulge in a little mild propaganda, and I think we could "propagand," to coin a word, without infringing on truth and veracity as is so often done by those who plead for special interests in this House.

Mr. F. W. GERSHAW (Medicine Hat): I listened very carefully to the speech of the hon. member who introduced this resolution (Mr. Heaps), and I agree with practically all that he said. I do not wish to stress this problem for sentimental reasons; it will easily stand on its own footing from a practical and businesslike standpoint. I am not at all afraid of having too much social legislation on the statute books as from my knowledge of affairs I believe that is a very remote danger indeed.

Someone has mentioned the question of cost in connection with this proposal. I am sure that we will all agree, having in mind the accomplishments of the Great war, that the people of Canada can accomplish a great deal if the necessity is urgent and is impressed upon them to a sufficient extent. Most of the provinces have workmen's compensation boards, the aim of which is to put a man who has been injured as nearly as is humanly possible into the position in which he was before the accident. His salary, limited it is true, will continue and his hospital and medical attention will be provided. If there is any permanent disability, that is estimated and provided for. Therefore, as regards accidents I think the people are fairly well provided for by the various workmen's com-

[Mr. Neill.]

pensation acts. This resolution, however, suggests dealing with cases of unemployment, sickness and invalidity, and I am convinced that misfortunes of that kind are not amply provided for.

We have, it is true, various forms of insurance. The insurance companies in Canada have done a great service to our people. To get insurance, though, we require considerable capital to start with and a good deal of money to keep up the premiums, and many people in Canada to-day find it hard enough to get along and provide their families and themselves with the ordinary necessities of life, so that quite often they have not a surplus to invest in insurance, although such an investment brings good results. We also have the Canadian government annuities, and I am only sorry that the advantages of those annuities do not appeal more to the people generally. I believe a system of advertising should be undertaken, and I understand the minister has something of the kind in mind. But instead of putting up posters in post offices and other prominent places, the department should mail a short letter or pamphlet to the head of each family, so that he or she may read it over carefully at home and see just what the benefits of an annuity would be. The annuities which we have are truly very costly. They are supposed to be figured out on a 4 per cent basis in accordance with mortality statistics provided by the British offices. Those statistics were compiled a long time ago, and I believe somewhat better terms might be given in connection with those annuities, because we must remember that when an annuity is taken out, if the annuitant dies the principal sum is lost, so that the returns paid quarterly or half-yearly should amount to a little more than interest on the principal sum, and at the present time they do not amount to much more than that.

I believe if some system could be worked out as is suggested in the resolution, many people would not be humiliated by having to accept charity. No one wishes to accept charity, and if at the time they were able to afford to pay a small premium to protect themselves against the calamity of unemployment or sickness or invalidity which comes on through no fault of their own, that would be a great advantage.

In connection with our old age pension scheme, I am sure we are all in favour of a contributory scheme, and a scheme of the kind proposed by the hon. member would be a contributory scheme. It would allow us to