does it reflect the financial necessity or financial obligations these people have.

As I said, it was recommended by us, by the provinces, and by officials in the minister's own department. In fact, even in speaking to organizations which are supporting the minister's bill, we found support for our proposal. I suggest that what they are supporting are the principles outlined earlier in my remarks rather than the bill specifically. They will endorse the bill if it meets those objectives, but at no time did they say they were not willing to accept a different proposal which would be more equitable.

I will just give one example, if I might, to prove that point, that is, the Canadian Construction Association. While supporting the proposal they said very clearly that if the proposal could be worked in a more equitable way, such as we proposed, that would be favourable. In fact in some conversations members of the Canadian Construction Association even suggested that the bill was so wrong it should be withdrawn, and following the election a government with a new mandate should look at the entire program and bring unemployment insurance more in line with insurance principles.

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The fact of the matter is that our proposal meets the criteria the minister has placed as the objectives of Bill C-14. While I believe the proposal has merit, we want to speak about unemployment insurance and other types of insurance, because experience rating is an established principle used by insurance companies. It involves a system whereby a higher premium is charged for equal coverage, or the same premium is charged but very frequently lower coverage is received by those people in lower categories where the possibility of receiving benefits is higher. I suggest the group we have identified, namely, those without dependants, have a higher risk. They are more likely to be receiving benefits than the 25 per cent group with dependants simply because it does not make economic sense for them to go on unemployment insurance and lose the salaries they might be able to earn. The other factor is—

Mr. Deputy Speaker: Order, please. I must interrupt the hon. member as his time has expired.

An hon. Member: Continue.

Mr. Deputy Speaker: Is there consent that the hon. member should conclude his remarks?

Some hon. Members: No.

Mr. Stuart Leggatt (New Westminster): Mr. Speaker, I listened with considerable interest to my colleague, the hon. member for Provencher (Mr. Epp), deal with one specific aspect of the bill, an aspect about which this party as well has great concern, but perhaps from a different perspective. It has been difficult to try to figure out where my colleagues to the right in the Conservative party are in respect of this bill.

An hon. Member: They are all over.

Mr. Leggatt: On the road to Damascus I suspect there has been a sudden conversion over there. We have listened to this debate quite carefully. I see my friend and colleague in the front benches, the hon. member for St. John's East (Mr. McGrath), is delighted and happy, and I suspect that somewhere down the line he has won a minor victory. I have this feeling somehow that the hon. member for St. John's East has brought that Tory party kicking and screaming into the nineteenth century. I am absolutely delighted, as are other colleagues of my party, to see this change on the part of Tory members, particularly those who come from the British Columbia area and the Toronto area who have been until now in the eighteenth century in respect of this bill. I think it is to the great credit of that great Conservative Party of Canada that some of its hon. members still listen from time to time to their more progressive colleagues.

An hon. Member: And then there is Crosbie.

Mr. Leggatt: Yes, there are wonderful blue Tories and wonderful red Tories, and there are a lot of suppositories from time to time.

Some hon. Members: Oh, oh!

An hon. Member: It must be a great party.

Mr. Leggatt: I am hopeful that there will not be a great rush to the medical clinics in Ottawa because there are a lot of guys who have been trying to straddle this issue, and I suspect there could be a lot of hernias in the Conservative party before this debate is over.

Some hon. Members: Oh, oh!

Mr. Leggatt: In any event, we certainly welcome them to the cause. We welcome their participation in the debate tonight because we think this has been a remarkable progression. I hate to go back into the record, but I see my colleague, the hon. member for Vancouver Quadra (Mr. Clarke). He has said some rather remarkable things about this bill and I will deal with some of them later.

I would like to deal first of all with the proposal set forth by the hon. member for Provencher. He finds it is unacceptable to cut back to merely 60 per cent under this bill. He says we have not cut back enough, we have to cut back to 50 per cent, particularly for women who are on unemployment insurance. I noticed he did not use the word "women", but if you look at his figures and statistics you will see there is no question but that he is referring in his speech to women. Let us not fool around and complicate this with that stuff about who is dependent and who is not. He says we have to cut that 66⅔ benefit back to 50 per cent for women, and his reason is that when there are two earners in the family that is just too much. After all, the poor often get away with so much in this country and we have to cut these benefits back. He says they have been ungrateful, and they even vote NDP or Liberal on rare occasions, when they get a little sense.