

where; it is not an earnest attempt to contribute to the discussion of a very serious problem.

Mr. HANSON (York-Sunbury): You cannot have a contribution unless you have something to contribute.

Mr. SLAGHT: I leave myself in the judgment of the committee whether the attacks made by the hon. member for Winnipeg South Centre and the hon. member for Huron-Perth (Mr. Golding), whether that kind of interjection and endeavour to destroy the presentation of a problem, is worth-while at this hour of our country's plight. I suggest that it is not. I leave myself, in the light of the personal abuse I have received to-night, in the judgment of the members of this committee, regardless of whether they agree or disagree with the problem that I have seriously endeavoured to present. The minister, whose problem it was to deal with this matter, showed me all the courtesy of debate, and I would have hoped that the side-liners who either got up or were put up to-night to attempt to destroy me would have found it desirable to keep themselves on a similar plane of decency in public discussion.

Mr. MAYBANK: I rise to make only one remark. The hon. member does not do himself justice in being quite so sorry for himself.

Mr. GRAYDON: If the civil war has drawn to a close, perhaps I can make a remark or so. I want to get back to the subject which was under discussion, on the question as to wage-earners whose category is under \$2,000. These men and women, of course, have to pay unemployment insurance contributions week by week.

Mr. ILSLEY: Just for accuracy, the limit is not \$2,000 now; it is higher than that.

Mr. GRAYDON: It is \$2,500, is it?

Mr. ILSLEY: I do not think you can set it at any particular figure. There is an order in council, however, raising it. It does not make any difference to the hon. gentleman's argument.

Mr. GRAYDON: It has no material bearing on my argument, in any event. The point I want to raise is this, and it seems to me important. The government proposes to collect from this wage-earning class that comes within the lower brackets of income, first of all an unemployment insurance contribution, and now, in addition, they have the minimum savings requirement. Does the government intend to combine the procedure by which the contributions and these minimum savings

requirements are to be paid? I know there has been some confusion and considerable complaint raised because there are so many different sources and different channels through which tax collections have to be made. Perhaps we are only in the infancy of a developing scale of taxation with respect to many of these classes; but if we are to proceed on this basis we must make it a little less complicated for the man on the street, the average working man, if you like, because he is faced with the necessity of becoming almost a bookkeeper as well as a worker. He has a book for his unemployment insurance; he will now have to have another book, I assume, in connection with these minimum savings requirements; and with the numerous other deductions which the working man has to have taken off his salary and kept in certain specified positions, it seems that the government might very well take into consideration some simplification of the collection of these minimum savings, along with the contributions for unemployment insurance.

There is another angle to this matter. I wonder if we are dealing fairly and without discrimination with the class which comes within the unemployment insurance category. These men, of course, pay into the unemployment insurance fund, and, subject to certain regulations and conditions appearing in the act and the regulations thereunder, no interest is payable on that amount of money, while under the minimum savings requirement plan 2 per cent is actually allowed by the government. I know the question has been raised in one or two quarters as to the propriety of that, as constituting some discrimination so far as that class of worker is concerned.

While I am on my feet, on the question of the refundable part of the income tax, would the minister care to say whether that is to be assignable or transferable, or can it be lent upon or dealt with by the person who leaves it with the government? That point has been raised on two or three occasions.

Mr. ILSLEY: The answer to the last question is no. With regard to the other two, I will take the hon. member's suggestions into account and when we reach resolution 25 they can be discussed.

Mr. HANSON (York-Sunbury): I had hoped that the lengthy discussion, which has now lasted for over six hours, arising out of the speech of the hon. member for Parry Sound, would have ended some hours ago and that we might have made some progress with this resolution. It is now nearly eleven o'clock, and I would ask the committee on both sides of the chamber if we cannot get