

*Unemployment Insurance Act*

tell me. I have made the point, I think, with the hon. member for Winnipeg North Centre that sickness insurance by itself must stand on its own feet. In Great Britain sickness insurance was entirely separate from unemployment insurance. In New Zealand it is the same way. But when we are talking about sickness insurance—and I have advocated it all my life pretty well; ever since I was in the labour movement, anyway—I wish sometimes the people who advocate it—and I am not opposing it when I make this observation—would tell the men and women of this country what it will actually cost. The hon. member for St. Paul's talked about deductions in connection with unemployment insurance.

Mr. KNOWLES: That was the hon. member for Danforth.

Mr. ROSS (St. Paul's): I am talking about the premiums that are paid.

Mr. MITCHELL: That is a small amount in comparison with the deductions which will be necessary to have an over-all plan of health insurance.

Mr. ROSS (St. Paul's): That is not what I am talking about.

Mr. MITCHELL: Sometimes the hon. member does not know what he is talking about.

Mr. ROSS (St. Paul's): Wait a minute. The minister cannot say that. I take exception to that. I do know what I am talking about. I know more about it than the minister thinks I do.

Mr. CASE: Or more than the minister does.

Mr. ROSS (St. Paul's): Or more than the minister does either.

Mr. MITCHELL: If my hon. friend would just stop interrupting, that is all I ask. I did not interrupt him when he was speaking.

Mr. ROSS (St. Paul's): That is all right.

Mr. MITCHELL: I did not interrupt him when he was making that masterly oration just now. As I say, you should be frank with the people. There is no free nation on earth that I know of which has been able to combine health insurance and unemployment insurance.

Mr. ROSS (St. Paul's): I did not ask about health insurance.

The DEPUTY CHAIRMAN: Order.

Mr. MITCHELL: Does my hon. friend not see that by its terms this resolution has to do with unemployment insurance? He is talking about sickness insurance—

[Mr. Mitchell.]

Mr. ROSS (St. Paul's): No, I am not.

Mr. MITCHELL: —and accident insurance. Then what are you talking about?

Mr. ROSS (St. Paul's): The minister has not answered my question. I am talking about something which is entirely different. I am talking about accident insurance. Perhaps the minister did not understand what I said. I will apologize for him for not understanding. I am talking about accident insurance. The minister says he does not know how much it will cost to have the kind of thing I am talking about put into this bill. I think it is a good suggestion that it should be put in. I would suggest to the minister that he get good people to find out what the cost would be.

The DEPUTY CHAIRMAN: Order.

Mr. ROSS (St. Paul's): I could find out how much it would cost; I could get, through people I know, how much it would cost; and the minister, through his connection, ought to be able to do the same thing.

Mr. KNOWLES: I appreciate the minister's comments in reply to the questions I asked a few minutes ago. I want to say right now he is perfectly right in pointing out that if we are to have in this country—as some day I hope we shall—an over-all social insurance scheme, we shall have to pay for it. There is no doubt about that.

Mr. CASE: We are glad to hear that.

Mr. KNOWLES: The minister need not suggest that any of us think social security can be pulled off trees somewhere, but it will be worth paying for. As the minister knows, whenever the occasion arises I am doing my best to press the government to move in that direction. But what I asked him about tonight was not, I submit with all respect, the broad question of health insurance, but rather cases of the restricted kind that the hon. member for Vancouver East drew to the minister's attention. The minister did not deal with cases of that kind. He just replied that, by the very nature of the thing, you had to go into the whole broad story.

I again ask the minister to face this question. I accept his statement that he is not an actuary. I am not one either. It seems to me, however, that it is a fair question for me to ask him as to whether it would upset the actuarial soundness of the unemployment insurance fund to continue paying benefits to the kind of person about whom we are talking. We are not talking about a person who is on the job and who becomes sick and therefore