

acquainted with the people of Quebec than with those of the other provinces—I state that from the moral viewpoint we should object to the principle of this resolution, because it is rather of a nature to diminish the sense of responsibility within the family circle. Should this resolution become law it would point out to the children that they need not concern themselves about the future welfare of their parents, that they have but to look after themselves. This state insurance would provide for their parents when sick or unable to work. Therefore, as to the moral viewpoint of this resolution I cannot feel very enthusiastic.

Furthermore, the resolution mentions unemployment, illness and disability.

Mr. Speaker, as regards unemployment: whosoever becomes the victim of unemployment, in this country, does so because he has no desire to work; he really refuses work. I state in this House, if there be destitute people victims of unemployment, send them to my riding of Bagot, an essentially farming county which I have the honour to represent, and I pledge myself to find them work if they are willing to stick to it. In my opinion, Sir, if this resolution be enacted it will increase unemployment, and therefore it is vicious in its nature.

So far as illness and disability are concerned, it seems to me that each province should be able to look after itself. The province of Quebec is favoured in this regard. We have our charitable institutions; municipalities, our own municipal regulations, and, thank God, should illness or disability prevail among our citizens we have no fear of the future. What of the economic viewpoint? We might discourse at length on this subject. Federal legislation might be enacted, so to speak, throughout the country, but it would necessitate much more organization and would cost enormously more than would a provincial act which would provide for each individual case. As stated a short while ago by my hon. colleague, the member for Compton (Mr. Letellier), does the financial situation of the country allow us to indulge to that extent in new undertakings? Does the situation with regard to the settlement of our public debt allow us to venture on so dangerous grounds? We already have enacted legislation which will entail a very large expenditure. Lately we enacted legislation which will in the opinion of a number of members, bring on unheard of expenditures for each of the provinces, an act almost inapplicable with regard to the maritime provinces and other provinces of the Dominion. Shall we be drawn into another scheme which will be of a nature to impoverish us consider-

ably? I state, Sir,—without any fear—that in principle I am against this resolution and that I am very strongly opposed to it.

Hon. R. B. BENNETT (West Calgary): Mr. Speaker, I desire to make only half a dozen observations with respect to this matter. A year ago I ventured to suggest to this House that the only equitable way in which we would ever attain the ends we sought was by an insurance scheme that would involve contributions by all those who desired benefits. I had given some little attention to the matter, and I arrived at that conclusion very definitely. I believe it will induce thrift, initiative; it will induce a man no longer to be looking to the state for everything, but rather encourage him to depend upon his own industry and his own thrift.

This resolution—which is so vastly different from a bill, as my hon. friend from Weyburn (Mr. Young), when he takes the trouble to ascertain, will learn—is based upon what? The assumption that a scheme of insurance may be devised by which every person who holds a policy of such insurance may have the definite promise that in time of unemployment or of sickness or invalidity he would be the recipient of some benefits; that is all. That policy can only be purchased by the payment of a premium, and if we encourage such thrift as will involve the payment of a premium from youth up to middle age, or during the period that he is able to pay it, we shall only be doing what is now being done by large industrial concerns. During the last few years the largest insurance companies in the world have been issuing pension policies, and the premiums are based upon actuarial figures. In the same way insurance against sickness and invalidity is now being issued under group policies which many of the industrial concerns are taking out in insurance companies.

But there is something further. We have in this Dominion an annuity system, and I know that at least one of the very greatest industrial concerns in the city of Montreal, in the province of Quebec, is now carefully studying the whole situation to determine whether or not it shall avail itself for each of its employees of the provisions of our annuity system. If that is done, the result will be that every one of the employees of that enterprise will have in his hands a policy, for it is an annuity policy, issued by the government of Canada at a premium of which he may pay the whole or part, depending upon the arrangement made between him and his employer. The result will be that