

have preferred that it had been done by more than Mr. Watson. That is not a vote of want of confidence in Mr. Watson. I have heard nothing but good of him. But it does seem to me that we would be surer, shall I say, of the position if a man who is not in the government service, who is absolutely independent and free from the trammels of his personal employment and in a position to criticize or suggest, had given such a certificate, or jointly with Mr. Watson. That was the plan which was adopted by the late government. We felt sure that by having the advice of two experts our position was strengthened. However, I am not in any position to controvert anything Mr. Watson may have said. This is a very technical subject. Only experts, really, are entitled to analyse or criticize it. I have to be content with this. I hope Mr. Watson is correct and that time will justify the confidence which has been placed in this certificate and will vindicate the soundness of the position he has taken.

Mr. Wolfenden goes on to say:

(4) Adequate machinery must exist for the certification, inspection, and control of claims for benefits, in order to make certain that they fall within the terms and conditions of the scheme, and for the impartial and judicial interpretation of the numerous and difficult administrative problems which inevitably arise.

Well, I can see trouble for every one of my hon. friends in the House of Commons, in relation to the subject matter of that observation. There is not one of us who lives in an industrial community but will have man after man out of work who has been denied the privileges of the unemployment insurance act, coming to him and saying, "I want more benefit under this law," and he won't believe you when you tell him that you can't get it for him. I recall some of my own experiences in times of pressure through unemployment. For five years I was, as a member of parliament, little better than a labour agent. That is why in a measure I welcomed my release in 1935. I could say with an honest air and an honest spirit and an honest heart that I was through and I could not do a thing for them. I could say, "Go to Mr. Clark." That is what will happen to members of parliament.

Mr. ROWE: Probably that is why Mr. Clark is not here.

Mr. HANSON (York-Sunbury): Let us be realistic about the operation of this act. I pity my hon. friend from Essex East over there—whom I see following me with a degree of interest—in the community in which he lives. I hope that employment will increase in his community and that he will not be bothered.

Mr. MARTIN: My constituents are very reasonable.

Mr. HANSON (York-Sunbury): I see men coming into his front door and filling up his waiting room.

Mr. ROWE: He might be "released" too. You can't tell.

Mr. HANSON (York-Sunbury): That is true. But I had not visualized that at the moment. If he continues, as he will for four years at least, let us all pray, he will know exactly what I am trying to get at in this little bit of by-play.

The evidence goes on:

If any plan of insurance cannot meet these tests, it cannot be certified as being "actuarially sound." It must then obviously be classed as being either "actuarially indeterminate," or "actuarially unsound."

I know what is meant by "actuarially unsound", but if I interpret correctly the expression "actuarially indeterminate", it means just this, that neither Mr. Wolfenden nor anybody else can say that the scheme is sound. He is an agnostic; he does not know. That exactly sums up Mr. Wolfenden's position: he does not know.

If the actuary cannot set out the benefits, conditions, contributions, powers of alteration, and methods of organization and control in such a distinct manner that he can, according to his best judgment and experience, formulate his methods of calculation with reasonable certainty and with adequate (though not, of course, excessive) margins of safety, then it is obvious that the basis of the plan must be "actuarially indeterminate"—

Then he employs a phrase which is well known to lawyers,—"void for uncertainty." How often we have used that expression in connection with a given position. I do not attach much importance to the finding of the committee on a point like this. Of necessity the members of the committee cannot know. They must be guided by what is told them. Is this scheme going to be "void for uncertainty"? It seems to me that is the verdict of one who I understand to be the best authority in Canada. That seems to me to be damning the scheme with faint praise. I hope the gentleman is wrong, because if he is not the act will be back here. It will be back anyway. I venture to suggest that next year and the year after that, if we are all alive and well and back here in our places, this measure will be back in the lap of the House of Commons. I do not think there is any question about it. After all, is it not the verdict of all of us who are considering the matter that, so far as Canada is concerned, this bill is an experiment? It is an