

It might also be possible to give contributors an equity in the fund. If a man had paid in for 20 years he could become entitled to a paid-up government bond in return, or it could be arranged that people who had paid in for 20 years need make no more contributions.

I am entirely opposed to the idea that self-employed people or members of the higher paid professions should contribute in the way suggested. They contribute in their own way. The income tax scale is adjusted so as to require such people to pay very high amounts into the treasury. Again, such people are not usually liable to be unemployed. I understand it has been suggested in some quarters that members of parliament should be included as contributors to the fund. I do not know exactly what this would involve. Suppose one lost an election in January; one would be given the same treatment as a fisherman, I presume. Having been paid at the rate of \$1,000 a month, one would be entitled to draw unemployment insurance for the rest of the year. I do not believe in this at all.

I do not see why an able-bodied man should not be encouraged to be fully employed or why he should not, in one sense, be penalized if he is not. He could be penalized to the extent that he would be unable to take advantage of the sliding scale of contributions to which I have referred.

Unfortunately, we cannot make this apply universally because those who need help most are those who can least afford to pay. So I suppose the usual policy of taxing the deep pocket will continue. But I am sure that the harder a man works in Canada today, the more he will get. The taxpayer in Canada is a very patient man. He is already carrying a staggering burden, and I am endeavouring as best I can to think of him. This fund should be self-supporting. I think it would be self-supporting if we made the necessary effort to ensure that all men able to work in Canada are encouraged to do so. This would not be easy. I do not think we can put through a perfect act here in the House of Commons. But I do believe that every segment of the population should contribute its share. The well paid members of society are contributing already through the tax structure and I do not understand why working men who are asking for an insurance principle, a form of guaranteed basic income, should not lean over backward to accept any suitable employment. I come back to the phrase "suitable employment" over and over again. I think it

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implies a willingness on the part of every man in Canada to pull his weight in the boat.

I agree that this government and perhaps all governments have not tried sufficiently hard to spread the work load over the whole year in order that those who do want to work can find employment on a 12-month basis. I believe the former administration had the right idea when it brought in the winter works program which created hundreds of thousands of man hours of work in the off season by encouraging municipalities to carry out their projects during the winter months when construction normally slackens off due to the rigours of our climate. Under this program the municipalities were encouraged to see that heavy construction work was carried on under tarpaulins or cellophane protective covering, the additional cost being covered by contributions from the federal government. As a result, people were able to find employment all the year round.

I see no reason why this fund should not be self-sustaining. It certainly would be so if there were full employment. I think the act itself should be tailored to achieve this result. It was an experimental act when it was first brought in. I have listened to many speeches during the years asking for changes to be made in it. I myself have asked for changes. Three times I have put my name to a proposal that farm labour be covered by unemployment insurance.

This proposal does not meet with universal approval. It would mean, to begin with, that the farmers concerned would have another set of books to keep, and, goodness knows, they have enough paper work already. But I put my name to this proposal because I know the farmers are experiencing great difficulty in finding skilled labour to operate tractors and help on the land. Those who are best qualified for this work are not coming forward because the farmers are not able to put stamps in their books. There are two sides to every question and that is why I am willing to go on experimenting with this legislation in order to incorporate well recognized improvements.

It is difficult to find fault with the argument as to universality. On the other hand, it could lead us into some ridiculous situations. For example, there are people in this country who follow highly specialized trades. Take fur cutters who work an average of six weeks a year. What are they to do during the other ten and a half months? I see no reason why a person as skilled with a needle and