

Mr. KNOWLES: All right; go ahead.

Mr. MITCHELL: On the present basis, this legislation cannot provide for sickness. A fresh actuarial basis would, in my opinion, be necessary for that purpose.

Mr. CASE: That is right.

Mr. MITCHELL: As regards suitable employment, I do not think it is possible to state in the English language what is suitable employment. I do not think it is possible in the drafting. However we have applied checks and balances. The hon. member for Red Deer raised a question, the details of which I do not know, but in such cases there is an appeal to a court of referees composed of employer, employees and an impartial chairman, with the right of appeal to an umpire.

My hon. friend has suggested three umpires. I have an open mind on that point; but he will agree with me, I believe, that it is far better to have one umpire and at least have some uniformity of decision such as is ensured by such a provision.

When we are speaking of suitable employment, it occurs to me that in Great Britain they have had unemployment insurance for thirty-seven years and they were never able to define the term in English. By the very nature of things, it is like a board of conciliation. It is like this House of Commons. Each case must be dealt with on its merits. If my hon. friend has the language, I should like to take a look at it.

Mr. KNOWLES: May I proceed for just a moment longer, Mr. Chairman?

Mr. ROSS (St. Paul's): I will just ask the minister the questions again. First of all, the minister mentioned the question of actuarial soundness.

Mr. MITCHELL: Certainly.

Mr. ROSS (St. Paul's): I should like to know a little bit about that, just how he knows about the fact of actuarial soundness. The other thing was this. I had a little bit of correspondence with the minister in connection with one case; that was with regard to accident. I said I did not think it would cost a great deal more to put that into the act, and the minister, in his letter to me, said the premium that was paid would not be nearly sufficient to cover the thing. What I should like to know is how much more the premium would have to be in order to cover the case of accident which created a total disability.

Mr. MITCHELL: I am not like some members of this House of Commons, who are

experts on everything and masters of nothing. I am not an actuary and I do not intend to try to be an actuary this evening.

Mr. ROSS (St. Paul's): Who are your actuaries?

Mr. MITCHELL: I do not know. I am informed that they were the best we could get in the dominion at the time the act was drafted.

Mr. ROSS (St. Paul's): That does not answer my question.

Mr. MITCHELL: It must answer it.

Mr. ROSS (St. Paul's): It does not. Who are your actuaries?

An hon. MEMBER: Do not embarrass the minister.

Mr. MITCHELL: You cannot embarrass me. Do not worry about that. May I say that if I have the choice of having to take the advice or opinion of an actuary or having to take the advice or opinion of the hon. member for St. Paul's on the actuarial soundness of this legislation, I will take the actuary's advice every time.

Mr. ROSS (St. Paul's): The minister makes a statement. The minister says they had the best actuaries there were. There are just 245 members in this House of Commons. The minister said he does not know who the actuaries are. My point is this. I think the House of Commons is entitled to know who those actuaries are, so that the House of Commons can judge them for themselves.

Mr. MITCHELL: The actuary was Mr. A. D. Watson of the Department of Insurance, who is recognized as one of the outstanding actuaries in the dominion.

Mr. ROSS (St. Paul's): How much more would it cost to have accident included. I am not talking about sickness but rather of accident. The minister said it would cost a great deal more. I doubt that it would cost a great deal more. As I said before, a person who had been paying into this fund for years and who becomes totally incapacitated as a result of an accident through no fault of his own, should certainly be protected. He has a recourse of course; the minister knows it and I know it. He himself can take out insurance. But how much more will it cost to put it into this thing?

Mr. MITCHELL: I do not know.

Mr. ROSS (St. Paul's): That is a good answer.

Mr. MITCHELL: Yes, it is a good answer. It is a correct answer. If my hon. friend knows how much it would cost, I wish he would