

INSURANCE AGAINST UNEMPLOYMENT.

I am of opinion that the time has arrived when a practical scheme of insurance against unemployment and sickness should be established in this country, and to enable it to be carried out on effective lines I propose to set up a Commission of representatives of employers and employees of the Dominion to examine into the scheme submitted to the British Parliament by the Right Hon. Mr. Lloyd George in order to adapt it to our circumstances and to make provision for relief on a scale that will meet the circumstances of those who either from sickness, incapacity, or other causes find themselves unable to obtain or avail themselves of work. The matter requires to be approached from a broad-minded standpoint, but at the same time with care and caution. My idea is that it should be associated with friendly societies throughout the Dominion, and that with the aid of the Government associated with those bodies a humane and practicable scheme can be adopted.

ENLARGEMENT OF SCOPE OF OLD-AGE PENSIONS.

The burden of life in old age falls most heavily on men and women who have to support in indigent circumstances a family of young children, and provision will be made that where a woman over fifty-five years of age, or a man over sixty, has two or more children below the age of sixteen I propose to ask the House to authorize a pension to be paid to her or him at a rate of 50 per cent. higher than now paid under the Old-age Pensions Act. I estimate this will cost about £10,000 per annum.

ASSISTANCE TO WIDOWS.

I propose to submit a system for the partial relief of widows with children left in poor circumstances. The amount to be paid will range from 7s. 6d. to 10s. for the widow weekly. It will be worked in conjunction with the old-age-pension system. At present there are about 7,600 widows between the ages of twenty-five and fifty-five in the Dominion. I estimate that over one-third of this number would be sufficiently provided for and would not require assistance, and as one marriage in five is infertile the number coming under the scheme would be about 3,000—I estimate the amount required for this laudable purpose will be not more than £55,000 per annum.

OIL AND IRON WORKS.

It is recognized that New Zealand must do its best to promote the development of its oilfields and its minerals. The institution of these great industries is beset by many difficulties. Among these is the large amount of capital required, and I feel that all reasonable relief should be given to those trying to establish these important undertakings. With this in view I propose, in connection with oil plant, either to admit it with the machinery for the development of our oilfields free of duty or to remit it by a provision on the estimates; or where such machinery can be locally made to meet the requirements of these industries, to give a bonus to our local manufacturers equal to the amount of the freight. Assistance must also be given to enterprise seeking to make our iron ore and sands available for profitable use, and State assistance will be given in these cases on condition that the State has the right of acquiring the iron works and fields on proper conditions if Parliament should deem such purchase desirable. At the present time the Government has an offer to establish the iron industry in New Zealand upon giving an annual contribution for a period of forty years. The condition asking for the contribution to be for a long period of years is one that the Government is of opinion should be reduced and provision made for giving the right to acquire such works by the Government on terms fair to the owners at any time on reasonable length of notice being given, for the alternative is to continue the subsidy for a longer period. I am of opinion that it is of great importance to the country that we should encourage the production of iron from our ores and ironsand, and have it supplied at a rate to our manufacturers that would enable them to successfully compete in the work of manufacturing articles against competition from beyond New Zealand. If such a work is put in hand I should expect in a few years to find at least ten thousand men employed in a great industry of the kind; and we need for our public purposes as well as for private requirements to have iron and steel