

The amount of daily or weekly benefit is 34 times the average daily or weekly workman's contribution for insured persons without dependants, and 40 times the average contribution for married persons mainly or wholly maintaining one or more dependants. It will be seen that the benefits are adjusted with regard for the normal wage, i.e., the normal standard of living of the employed person.

The Benefit Formula

No benefit is payable during the first nine days of unemployment in a benefit year. After that a worker may draw one payment for every five contributions made in the previous five years, less one payment for every three benefit payments received in the previous three years. Under the Act the whole of the benefit is related to the employment history of the insured individual. In so far as a man's future benefits are reduced by his past claims, the worker might be likely to proceed more cautiously in applying for benefit. Moreover, he is made aware that the longer the period of employment and contribution, the greater the benefits in any period of unemployment, by reason of former regular contributions.

Umpires and Court of Referees

The Commission is to set up regional divisions under insurance officers and to create a court of referees, representative of the interested parties, to handle claims. Umpires and deputy umpires, appointed by the Governor in Council from among the judges of the Exchequer Court and the Superior Courts of the provinces, are to be the final adjudicators of claims through procedure clearly outlined.

Provision is made for the appointment of inspectors with power to make examinations concerning compliance.

Unemployment Insurance Advisory Committee

The Advisory Committee, appointed by the Governor in Council, will advise and assist the Commission, report on the condition of the fund, and make recommendations if the fund is, or is likely to become, insufficient to discharge its liabilities. The Committee is to consist of a chairman and from four to six members, some of the latter to be representative of the employers and of organizations of workers.

Employment Service

The Commission is to organize a Dominion Employment Service with regional divisions and local offices. The central office of each division is to be used as a clearing house for vacancies and applications for employment, making the information available through local offices and elsewhere. Loans may be granted to workers travelling to places where work has been found.

National, regional and local committees, representative of workers and employers, are to be set up to advise and assist the Commission on employment problems.

Organization

On Sept. 24, 1940, the Unemployment Insurance Commission was appointed. Since that time, the Commission has been engaged in working out the details of its organization and procedures to implement the Act.