

include workers in agriculture and forestry, fishing, lumbering and logging, transportation by air or water, stevedoring, private domestic service, employment in a hospital or charitable institution not carried on for gain, and workers earning more than \$2,000 per annum. Young persons under 16 years of age cannot draw benefits but may accumulate benefit rights at no cost to themselves; the same holds for those who earn less than 90 cents in a normal full day.

Contributions and Benefits

Employers and workmen contribute amounts that will bring approximately equal totals over the country. A grant amounting to one-fifth of such contributions is to be added by the Dominion Government, which will also assume the whole cost of administration. From July 1, 1941, to Mar. 31, 1942, employers and employees paid \$36,435,609 into the Fund and in the same period the Dominion added \$7,287,121.

The Investment Committee composed of the Deputy Minister of Labour, the Deputy Minister of Finance and the Governor of the Bank of Canada, authorized all investments of the Insurance Fund made by the Unemployment Insurance Commission. Reserves of the fund have been invested in Dominion of Canada Bonds. The par value of these investments up to the end of the fiscal year Mar. 31, 1942, amounted to \$38,290,000. The accrued interest on these investments was \$226,636.

The daily rate of contribution in respect of each class shall be one-sixth of the weekly rate (see following schedule).

WEEKLY RATES OF CONTRIBUTIONS AND BENEFITS UNDER THE UNEMPLOYMENT INSURANCE ACT

Class	Earnings in a Week	Weekly Contributions		Denom-ination of Stamp ¹	Weekly Benefits (If in same class for 2 years)	
		By Employee	By Employer		Single Person	Person With One or More Dependants
		\$	\$	\$	\$	\$
0	Less than 90 cents daily (or under 16 years of age).....	²	0.27	0.27	²	²
1	\$ 5.40 to \$ 7.49.....	0.12	0.21	0.33	4.08	4.80
2	\$ 7.50 to \$ 9.59.....	0.15	0.25	0.40	5.10	6.00
3	\$ 9.60 to \$11.99.....	0.18	0.25	0.43	6.12	7.20
4	\$12.00 to \$14.99.....	0.21	0.25	0.46	7.14	8.40
5	\$15.00 to \$19.99.....	0.24	0.27	0.51	8.16	9.60
6	\$20.00 to \$25.99.....	0.30	0.27	0.57	10.20	12.00
7	\$26.00 to \$38.49 (or \$2,000 and under per annum).....	0.36	0.27	0.63	12.24	14.40

¹ Unemployment Insurance stamps combine both the employers' and employees' contributions.
² While no benefits are payable to workers earning less than 90 cents a day, or while they are under 16 years of age, neither do such workers, themselves, contribute to the Insurance Fund. The payments made on their behalf, however, make them eligible for benefits on the basis of their complete insurance record just as soon as they become 16 years of age, or if less than half the number of the contributions made in respect of them during the one year immediately preceding a claim for benefit are at the lowest rate of contribution.

The amount of daily or weekly benefit is 34 times the workman's average daily or weekly 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.