

provided in eight of the nine provinces for injuries suffered by employees while engaged in industrial occupations. Funds are accumulated by contributions from the firms, classified into industrial groups according to occupational hazards. Contributory pensions are regarded as a component in the national income account. If a pension is paid to a retired worker out of funds contributed in part by the employee, it is added to the record. Similarly, pensions in respect of war services, old age pensions, mothers' allowances, pensions to the blind and like payments are included.

Direct relief payments are disbursements to individuals and are not generally related to services currently performed by them. These payments, after allowance for general expenses, have also been distributed according to origin in the various government agencies.

The most reliable statistics of the number of working proprietors are given in the industrial section of the Decennial Census reports. Intercensal figures are estimated according to the number of establishments or smoothed data of employment. The rates are estimated for the census periods as a differential over employee rates in the same industrial and service groups. The fluctuations between census years are interpolated according to smoothed employee rates. The products of the numbers, by rates, are taken as the withdrawals of working proprietors.

Dividends paid by Canadian corporations contribute greatly to the income of individuals. For example, gross declarations amounted to about \$400,000,000 in 1930, but only a portion of the sum was received by individuals living in Canada. A considerable part was paid to other companies, and an even larger sum to shareholders living abroad. On the other hand, dividends earned and paid by external companies were received in considerable amount by Canadian shareholders. The amount of net dividends paid by Canadian companies is determined from the annual compilation of the Income Tax Division and the examination of a large sample of company accounts.

A similar procedure is followed in computing the amount of bond interest received by individuals. An adjustment for interest payments going abroad and for interest received by individuals from external sources is necessary. Unfortunately, it is not possible to allocate exactly these payments by industrial groups and the adjustment is mainly restricted to national totals.

Interest payments on mortgages are chiefly paid to three main groups making loans on real estate: (a) various government agencies, (b) financial corporations such as insurance, mortgage, trust, loan, banking and railway corporations and (c) individuals. It is possible to estimate the amount of mortgage interest paid to individuals by utilizing Decennial Census data, the annual reports of the Dominion and various Provincial Governments and the financial statements of insurance, mortgage, trust, bank and railway companies. Interest on mortgages held by individuals is divided into liens on farms and on non-farm property. The latter cover business and industrial property as well as residential, the total being segregated under the industrial group of real estate.

Net rentals, whether for residential or business property, are an important form of return on investment. Offsetting expenses, such as taxes, interest on mortgages, fire insurance, repairs, depreciation and costs incidental to the ownership of property,