

British Columbia), stevedoring, private domestic service, private-duty nursing, certain director-officers of corporations, workers on monthly or other rates higher than weekly who earn more than \$2,400 per year, or on weekly rates who earn \$3,120 or more per year and (except by consent of the Commission), employment in a hospital or charitable institution not carried on for gain. All employees paid by the hour, day or on piece rate (including a mileage rate) are insured regardless of amount of earnings, together with all employees who receive \$2,400 or less per year under monthly or semi-monthly rates or less than \$3,120 per year under a weekly rate. An amendment, effective Oct. 1, 1946, insured employment in transport by water, previously one of the major employments which were excluded.

Unemployment Insurance Fund.—Both employers and employees contribute to the Fund, the total paid by each group being approximately equal. The Dominion Government contributes an amount equal to one-fifth of the combined employer-employee contributions, and also assumes the cost of administration. From July 1, 1941, to Dec. 31, 1946, employers and employees contributed \$336,389,719 to the Fund and the Dominion added \$67,277,776. Interest and profit on sale of securities amounted to \$23,706,803, making a total revenue of \$427,374,298.

Benefit first became payable on Jan. 27, 1942, and from that date to Dec. 31, 1946, of the 939,560 initial and renewal claims filed at local offices, 910,953 were forwarded to the regional and district offices for adjudication and 702,308 of these were allowed. Total benefit payments amounted to \$70,151,801, leaving a balance of \$357,222,497 in the Fund. Reserves of the Fund are invested in Dominion of Canada bonds and, at the end of 1946, the par value of bonds held amounted to \$337,632,000.

Contributions and Benefit.—The rates of contribution and benefit are indicated in the following statement.

No benefit is payable during the first nine days of unemployment in a benefit year. After that time, the duration of benefit is related to the employment and contribution history of the employee, the number of days' benefit being equal to one-fifth the number of contribution days during the previous five years, less one-third of the number of benefit days in the previous three years. Insurance benefit is paid as a right on fulfilment of four statutory conditions:—

- (1) The payment of not less than thirty weekly (or 180 daily) contributions within two years, while in insured employment. (The two-year period may be extended in certain circumstances.)
- (2) Not more than 50 p.c. of contributions within one year preceding the claim being at the lowest rate specified in the Second Schedule.
- (3) Proper presentation of claim.
- (4) Claimant being at least 16 years of age.

Disqualifications for benefit include: loss of work due to a labour dispute in which the contributor is participating or directly interested; unwillingness to accept suitable employment; being an inmate of any prison or an institution supported out of public funds; refusal to attend a course of instruction or training if directed to do so; residence outside of Canada unless otherwise prescribed. Disqualification of a claimant for a period not exceeding six weeks may be made if an employee is discharged by reason of his own misconduct or leaves the employment voluntarily without just cause.