

earning more than \$3,120 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 \$3,120 or less per year under weekly, monthly or yearly rates. An amendment, effective Apr. 1, 1948, insured employment in stevedoring, 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 Federal 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 June 30, 1948, employers and employees contributed \$463,657,098 to the Fund and the Dominion added \$92,733,927. Interest and profit on sale of securities amounted to \$38,181,653 and fines of \$17,026 made a total revenue of \$594,589,706.

Benefit first became payable on Jan. 27, 1942, and from that date to June 30, 1948, of the 1,854,067 claims filed at local offices, 1,080,610 were allowed and 9,222 were awaiting decision. Total benefit payments amounted to \$129,145,295, leaving a balance of \$465,444,411 in the Fund. Reserves of the Fund are invested in Dominion of Canada bonds and, at the end of 1947, the par value of bonds held amounted to \$414,023,000.

WEEKLY RATES OF CONTRIBUTION AND BENEFIT UNDER THE UNEMPLOYMENT INSURANCE ACT

| Class | Earnings in a Week  | Weekly Contributions <sup>1</sup> |   | Denomina-<br>tion of<br>Stamp <sup>2</sup> | Weekly Benefits <sup>3</sup> |   |
|-------|---|-----------------------------------|---|--|------------------------------|---|
|       |   | By<br>Employee                    | By<br>Employer  |  | Single<br>Person             | Person<br>With One<br>or More<br>Dependents |
| 0     | Less than 90 cents a day or under<br>16 years of age..... | cts.<br>4                         | cts.<br>18 cents<br>paid on his<br>behalf by<br>Employer <sup>4</sup> | cts.<br>18                                 | \$<br>4                      | \$<br>4                                     |
| 1     | \$ 5.40 to \$ 7.49.....                                   | 18                                | 12  | 30   | 4.20                         | 4.80  |
| 2     | \$ 7.50 to \$ 9.59.....                                   | 24                                | 15  | 39   | 5.10                         | 6.30  |
| 3     | \$ 9.60 to \$11.99.....                                   | 24                                | 18  | 42   | 6.00                         | 7.50  |
| 4     | \$12.00 to \$14.99.....                                   | 24                                | 21  | 45   | 7.20                         | 9.00  |
| 5     | \$15.00 to \$19.99.....                                   | 24                                | 24  | 48   | 8.10                         | 10.20                                       |
| 6     | \$20.00 to \$25.99.....                                   | 30                                | 30  | 60   | 10.20                        | 12.90                                       |
| 7     | \$26.00 to \$33.99.....                                   | 36                                | 36  | 72   | 12.30                        | 15.60                                       |
| 8     | \$34.00 or more.....                                      | 42                                | 42  | 84   | 14.40                        | 18.30                                       |

<sup>1</sup> The daily rate of contribution in respect of each class is one-sixth of the weekly rates. <sup>2</sup> Unemployment insurance stamps combine both employer and employee contributions. <sup>3</sup> Rates calculated on assumption that the person is in the same class for the last 180 days in the two years preceding claim. Daily benefit for an insured person without dependents is 34 times the average of his 180 most recent daily contributions, and 45 times the average daily contribution less ten cents per day in the case of a person mainly or wholly maintaining one or more dependents. The daily rate is one-sixth of the weekly rate. <sup>4</sup> Workers in this class make no contributions (the contributions being wholly borne by the employer) and are not eligible for benefit. They may, however, accumulate benefit rights on the basis of the employer contributions.

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