

co-ordination) -- subsidy, according to capacity to pay, at contribution end; neither limited nor graduated benefit, but distribution according to need for medical services made available.

2. CHILD MAINTENANCE (allowances, tax revenue, Dominion administration) -- rates not settled, but it is suggested they vary according to age of child, averaging about \$7.50 a month. An even lower figure would be acceptable if necessary to ensure the inauguration of the important principle of children's allowances paid on a universal basis.

3. FUNERAL BENEFITS (contributory, related to one or several of the other insurances for administration purposes) -- adults, \$100; juveniles, \$65; children, \$25. Rates for contributors -- 7 to 10 cents a week.

B. ALL GAINFULLY OCCUPIED (and adult dependents):

1. PERMANENT DISABILITY (pensions, contributory, Dominion administration) -- \$30 monthly for breadwinner, \$15 for his wife, the two persons together to get a minimum income of \$45.

2. WIFOWS, ORPHANS (pensions, contributory, Dominion administration) -- for widows, \$40 monthly for the first year only of widowhood, then \$30 monthly; \$15 monthly to orphaned children of insured persons where there is no surviving parent (in addition to children's allowances).

3. OLD-AGE RETIREMENT (pensions, contributory with tax revenue for transitional deficits, Dominion administration) -- \$30 monthly for breadwinner, \$15 for his wife; somewhat higher rates if claim deferred beyond minimum pensionable age -- 65 for men, 60 for women, but with wife's pension becoming available, on husband reaching 65, no matter what her age.

(In the meantime it is recommended that the present non-contributory old age pension machinery be reformed by : (1) Removing unjustifiable restrictions as to eligibility; (2) setting a higher maximum than the present \$20 monthly, with revision of income allowances; (3) reducing the age limit to 65 for men and 60 for women; (4) admitting to the benefits persons below the age level who are permanently unemployable).

11. EMPLOYMENT RISKS - Benefits largely related to prevailing wage scales.

(A) ALL NORMAL GAINFULLY EMPLOYED:

1. NATIONAL INVESTMENT PROGRAM (tax revenue, Dominion direction, co-ordinated joint program) -- a multiple-project program on a flexible basis to assist process of economic recovery and provide employment in the immediate transition period; probably requiring at least \$1,000,000,000 program in first post-war year if national income to be maintained at high levels.

2. TRAINING AND GUIDANCE FACILITIES (tax revenue, Dominion and federal-provincial schemes) -- whether they should carry a maintenance grant for some or all classes of recipients or merely be free training not decided.

3. UNEMPLOYMENT ASSISTANCE PROJECTS (tax revenue, Dominion and provincial schemes) -- no limit placed on the duration for which unconditional or unemployment assistance should be payable, but suggested that this grant should be lower, possibly 10% less, than the benefit categories to which formerly insured persons belonged and to be as closely linked to training programs as possible; if special "assistance projects" are instituted, wages to be at a maintenance level and possibly varying according to regional conditions.