

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:

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. Widows, 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, (x) 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.)

**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.

(B) All Employees:

1. Unemployment Insurance: (benefits, contributory, Dominion administration) - increase two-person rate for claimant with adult dependent to average of nearer 33% (from present 15%) greater than single-unit benefit; the upper categories