

ratio from the outset of this claim if he has a dependant.

A person who has less than eight weeks of insured employment in the 52 weeks preceding his claim cannot qualify. A person with eight to 19 weeks in the preceding year can qualify and is identified as a "minor attachment claimant". A person with 20 or more weeks is designated a "major attachment claimant".

Claimants with a "major attachment" are entitled to benefit during periods of unemployment due to sickness that occur during their initial benefit period, even though they may have left their employment because of their illness. Similarly, female claimants with major attachment are entitled to maternity benefits during their initial benefit period. The maximum time for which sickness or maternity benefits are payable is 15 weeks.

A continuing condition for receipt of unemployment insurance benefits is that the person is available for, and willing to accept, suitable employment and that he is searching for such employment. Claimants must report to an Unemployment Insurance Commission office by mail every two weeks that they are meeting these conditions. This report must be received before the person's cheque is mailed. The Unemployment Insurance Commission has a series of special programs and control measures to ensure that claimants comply with these and other parts of the unemployment-insurance legislation.

Premiums (contributions) are an allowable deduction for income tax purposes. Benefits received are considered as taxable income and the tax is deducted at source -- that is, it is subtracted from the amount given to the beneficiary.

As long as the national unemployment rate is 4 per cent or less, the combined premiums of employers and employees finance both the plan and its administrative costs. When the national unemployment rate exceeds 4 per cent, the Federal Government absorbs the extra costs of the "initial" and "re-established" stages of the plan. The Federal Government also bears the full costs of the "extended benefit" period, regardless of the unemployment situation.

#### Workmen's compensation

Compensation for injury that occurs at work is provided for by a law in each province. Compensation benefits are payable when certain workers sustain personal injuries that arise out of, and in the course of, their employment. It is also payable for disability or death due to an industrial disease resulting from employment. Where the injury results in a worker's death, compensation is payable to his dependants.