- No importance is to be attached to the statement of labour leaders that labour is opposed to the C.M.A. Plan because the rank and file have never had a chance to consider it. The C.M.A. Plan does not appeal to the leaders because it has a tendency to produce peace in industry through increased employer-employee co-operation.
- The C.M.A. Plan when properly developed as it can be in a short time, will eliminate at a stroke a host of social and political risks, endless discontent and uncertainty that everywhere accompanies the operations of Unemployment Insurance of the "pool" type the size of contributions, the system of grading, merit rating, the method of computing benefits, methods of administration, bookkeeping, inspection, checking with millions of statistic cards, interminable correspondence, claims and more claims and more inspectors and new regulations and exceptions to the regulations, cancellation of the exceptions and staff difficulties and a lot of new troubles which no effort of imagination can possibly enticipate.
- This Unemployment Reserve Certificate Plan, easily modified here and there to meet special conditions, could be made practically universal without any risk or uncertainty as to the effect on government finances. It could include farm labourers, loggers, fishermen, domestics and all the rest with government liability completely eliminated except for cases bordering on the relief area.

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