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industrial undertakings have been organized. Sick benefit schemes organized by employing firms, therefore, do not generally apply to industrial accidents, but extend to cases of non-occupational accidents and cases of sickness.

Replies received to the questionnaire indicated generally that the risks covered included all sickness or accidents lasting over one week, not compensable under the Workmen's Compensation Act, and not occasioned by strong drink or immoral conduct or participation in sports or contests of any kind. Cases of quarantine are also included. Exception is usually made in cases of illness arising from chronic ailments from which employees may have been suffering before entering company's employ. Many firms have adopted schemes of group insurance, by arrangement with insurance companies, which include sickness benefits. In such cases the sick benefits are paid by the insurance companies.

Contributions, if any, of Members--(a) Rate of Members' Contributions; (b) Annual Total Amount of Members' Contributions.

In a number of cases the entire cost of sickness insurance is borne by the employing firm, and in many cases jointly by the employer and the employees, but more generally it appears to be supported by the employees alone. In the latter case the rate of employees' contributions is usually on a sliding scale based on wages and ranging from 20¢ a month up to \$1. The total amount contributed annually by employees varies from a few hundred dollars in the case of the smaller firms up to over \$25,000.

Contributions of Employers--(a) Rate of Employers' Contributions; (b) Annual total Amount of Employers' Contributions.

As mentioned in the previous paragraph, in a number of cases the entire cost of sickness insurance is borne by the employer, while in others it is borne jointly by the employer and employees. In the latter case, the amount contributed often varies from one-third to the full amount contributed by the employees. Sometimes a certain percentage of the monthly due collections is added by the firm, or the firm may make a contribution of a lump sum annually to restore the fund to its original amount or to take care of any deficit. In a great many cases the employing firm merely furnishes the machinery for operating the club. The returns indicate that the total amounts contributed by the employing firms range from a few hundred dollars in the case of the small companies, to \$12,000 in the case of a large lumber company, \$17,000 in the case of a large electrical concern, \$45,000 in that of a large insurance company, and \$160,000 in that of the principal telephone company.

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