

exceptions), domestic services and school teaching, are insured irrespective of length of residence if their annual earnings do not exceed \$4,800.

Insured workers make contributions on a scale graded according to wages and ranging from 16 cents to 60 cents per week. Employers contribute a sum equal to that paid by the employee and the Federal Government an amount equal to one-fifth of the combined employer and employee contributions. Rates of benefits are related to the insured person's earnings and range from \$6 to \$23 per week for a person without dependents, or for a person with one or more dependents from \$8 to \$30. To qualify for benefit a person must have made at least 30 weekly contributions in insurable employment during the 104 weeks immediately preceding the claim; eight of the 30 weekly contributions must have been made in the immediately preceding 52 weeks. Duration of benefit varies from a minimum of 15 weeks to a maximum of 36 weeks. Claimants must be unemployed, capable of working and available for work. An unemployed person who has exhausted his regular benefit or who is unable to satisfy the qualifications for regular benefits but has at least 15 weekly contributions since the previous March, may qualify for seasonal work benefits, payable only between December 1 and May 15.

Mothers' Allowances -- Allowances to certain needy mothers with dependent children are provided by all provinces. Assistance is granted to widows, mothers and husbands in mental hospitals, mothers who are deserted and, in nine provinces, mothers whose husbands are disabled. Some provinces provide also for mothers with husbands in penal institutions and for divorced, separated and unmarried mothers. To be eligible, an applicant must be caring for one or more children of eligible age, and must meet specified conditions of character or competence, need, residence and, in four provinces, of nationality. The maximum monthly allowance payable varies considerably by province.

Widows' Pensions -- In Alberta, under the Widows' Pensions Act, pensions of up to \$55 a month may be paid subject to certain conditions of need and residence, to widows age 60 to 64 and to wives in this age group whose husbands are committed to mental hospitals or who have deserted them.