

Certain exceptions and modifications will apply to the insurability of fishermen. These are as follows:

(1) A fisherman will not be insurable in respect of sales of fish to householders, restaurants or institutions which buy fish for consumption rather than for resale or processing. It is obviously impracticable to expect most such buyers to act as employer in making contributions for fishermen.

(2) Many fishermen ship their fish for sale to buyers in the United States or at distant points elsewhere in Canada. In many cases such buyers cannot be expected to have the requisite knowledge of the operations of the fisherman and the other members of his crew to enable the buyer to act as employer of all those fishermen. Where this is so, the fishermen cannot acquire contributions in respect of such sales unless the skipper or owner of the boat can be treated as the employer. Later on, when more experience has been gained, it may be possible to provide that where the buyer at a distant point, either in Canada or abroad, agrees to act as the employer, the commission may authorize him to do so if it is satisfied that he is sufficiently informed of the details of the fishing operations to do this.

(3) Sales of fish scales, when sold as a by-product to a person other than the purchaser who buys the fish, will be disregarded. Other by-products such as fish livers and oil, when sold separately, will be treated as additional sales of fish.

(4) Fishermen will not be insurable when engaged in any seal fishing, unless employed under a contract of service. There is no difficulty in covering the crews of large sealing vessels, as they are generally employed under contract of service. However, in certain areas seals are caught by the cooperative efforts of all the people in a fishing cove but with each man keeping his own catch for such disposition as he can make of it. There is no practicable way of insuring such operations. (Crews of whaling vessels will be insured as they generally work under a contract of service.)

(5) A fisherman will not be entitled to a contribution for a week in which his net earnings are less than \$9. Some limitation is needed to prevent a fisherman from obtaining a weekly or half-weekly stamp by making only a token delivery of one or two fish.

(6) There is a general provision at present in the act permitting persons who work for brief periods in certain specified industries to elect out if they are persons who do not ordinarily derive their livelihood from insurable employment. This applies, for example, to farmers and students. A similar rule will apply to such persons when engaging in fishing for 20 weeks or less per year. They may elect—it is a matter of option on their part. It will also apply to any person employed in fishing in the Yukon or Northwest Territories regardless of the duration of his fishing activities.

(7) The person acting as the "employer" of a fisherman cannot make contributions in respect of himself. It is undesirable that the person registered as an employer and required to insure the members of his crew should himself be insured in respect of the same fishing operation.

(8) The wife of a fisherman cannot acquire contributions in respect of any fishing operation in which her husband is also engaged. It is necessary to exclude a fisherman's wife specifically because in many cases, especially in share fishing, the ordinary provision in section 27(e) of the act would not apply, as the wife would not in fact be employed by her