

MUTUAL BENEFIT FUNDS ESTABLISHED IN CONNECTION WITH
CANADIAN BUSINESS AND INDUSTRY.

A questionnaire was addressed from the Department of Labour last fall to one hundred and fifty industrial and commercial firms in different parts of Canada, including a number of the largest industrial and transportation interests in the country, who were known to have some form of sickness insurance in effect in their establishments for the benefit of their employees. Following is a brief summary of the information gathered from the replies received to this questionnaire:-

Classes of Employees Admitted to Sick Benefits.

In general, the benefit schemes in effect in Canada provide for the admission thereto of all classes of permanent employees. Returns from several firms, however, indicated that exceptions are made in the case of executive staff, office employees and foremen, although usually these may become members also under different conditions. Exceptions are also made by some firms in the case of employees receiving more than a stated salary. Employees are not usually admitted to the benefit of these schemes until after they have been in the service of the employing company for a certain period, varying from three months to two years, and until they are in receipt of sufficient salary. In some instances admission to benefits is denied to those over a stated age and to those suffering from chronic disease, unless the latter sign a waiver with regard to any disability accruing therefrom.

**Total Number of Employees Admitted to Sick Benefits,
indicating the Proportion to Total Number
Employed.**

Firms in which sick benefit plans have been organized range from ordinary local businesses, with a comparatively small number of workpeople, to the largest industrial and transportation enterprises, extending throughout the entire country and employing thousands. For this reason, the number of employees coming under these plans varies greatly. The returns indicate that in the majority of cases, all employees are admitted, although sometimes there are a number who have not been in the company's service long enough, nor in receipt of wages sufficient to enable them to apply for membership. In a few instances, the proportion of members shown as participating was small.

Risks Covered.

In six of the nine provinces of Canada, workmen's compensation laws have been adopted applicable to all classes of industries, in connection with which assessment is made on employing firms by a provincial government board to meet the cost of industrial accidents and certain specified classes of sickness. In two of the three remaining provinces, workmen's compensation is administered through the local courts; the other province is one in which no