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banking, insurance and financial institutions, whose exclusion has apparently been due to the fact that employment is so regular and steady that unemployment is practically non-existent. As to these it is submitted that if the factor of degree of unemployment is not to be taken into account as between various industries which are included, it should not be made a reason for exclusion. True, employees in these occupations would, generally speaking, pay in and never draw out, but so would many categories of workers in the included occupations, such as clerks and other steadily-employed workers in industrial establishments. Moreover if such a mutual insurance scheme as that proposed is to have the stability it requires, it is not, it is submitted, sound to go too far in excluding "the good risks."

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