1. I circulate herewith the drafts of two Unemployment Insurance Bills, one a comprehensive measure dealing with a number of points, and the other a short "stop-gap" Bill. The short Bill must be passed before Easter if benefit in a large number of cases is not to cease on April 16th, and for reasons which I explain in paragraph 5, the larger Bill ought to be introduced not later than the short Bill.

2. The larger Bill carries out generally the decisions of the Cabinet of March 17th (Cabinet Conclusions 21/24); in one or two matters a decision has not yet been taken, or a re-consideration of the Cabinet's decision is asked for, and these points are mentioned where they arise.

3. The principal provisions of the larger Bill are as follows:

   (1) **Period of Benefit.**

   Subject to the requisite qualifying conditions, benefit is to be payable without limit of time to insured workpeople genuinely unemployed.

   For a period not exceeding 26 weeks in each benefit year, benefit is to be payable on terms substantially the same as those now applying to what is called "covenanted" benefit. The chief variation of these terms is that whereas at present the preliminary qualification is payment of 12 contributions at any time, the corresponding qualification now proposed, in accordance with the Cabinet decision, is that at least 30 contributions
should have been paid in a period of two to three years preceding the claim, but up to October, 1925, the Minister is to have power to waive this requirement.

After the benefit referred to in the preceding paragraph is exhausted, further benefit may be drawn without limit of time subject to certain more stringent qualifications as approved by the Cabinet.

(2) Rates of Benefit.

The existing and proposed rates of benefit are as follows:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic rate (existing)</td>
<td>15s.</td>
<td>12s.</td>
<td>7s. 6d.</td>
<td>6s.</td>
</tr>
<tr>
<td>Basic rate (proposed)</td>
<td>18s.</td>
<td>15s.</td>
<td>7s. 6d.</td>
<td>6s.</td>
</tr>
<tr>
<td>Additional allowances:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wife (or invalided husband)</td>
<td>existing 5s.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Each young child</td>
<td>existing 1s.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(3) Age of entry into Insurance.

Liability to insurance is to commence at the age of 14 instead of at the age of 16 as at present.

The rates of benefits proposed between 14 and 16 are set out above.

The rates of contribution proposed for boys and girls between 14 and 16 are the same as those for boys and girls between 16 and 18. As this is a point which has not been decided by the Cabinet, I attach a special note on it in Appendix I.

There is a further point on which I propose to ask for a re-consideration of the Cabinet decision. The Cabinet decided that in the case of boys and girls between 14 and 16 "payment of benefit should be made direct to their parents". The draft Bill does not at present provide for
this, and I attach a note on the point in Appendix II.

Power is taken to make grants out of the Unemployment Fund towards the expenses of Juvenile Unemployment Centres (or any other similar centres that may be set up) to an extent not exceeding half of those expenses.

(4) The present provision for the refund of contributions under certain conditions to workpeople at the age of 60 is to be abolished for the future, but -

(a) valid claims to refund which might have been made previously but have not been made, will be paid in full on condition that they are made within 12 months of the passing of the Act;

(b) a limited amount of compensation will be payable to persons of the age of 50 or over in respect of the abolition of their prospective rights to refund arising from past contributions; here also no claims will be allowed unless made within 12 months of the passing of the Act.

(5) Trade Dispute Disqualification.

The present disqualification of workpeople thrown out of work owing to a dispute at the Establishment at which they were employed but not participating in the dispute, is to be removed.

(6) Special Schemes.

The power to form special schemes of insurance by industry is to be abolished for the future.

The two special schemes for the Insurance Industry and the Banking Industry respectively, the former of which has been in existence since July, 1921, and the latter of which is expected shortly to come into existence, are
saved but the Exchequer grant now payable to these schemes is to be no longer payable.

(7) Exchequer Contribution.

The Bill as at present drafted proposes that the Exchequer contribution to the Unemployment Fund shall remain at the present proportion of one-third of the combined contributions of employers and employed until the end of the "deficiency period", i.e. until the Unemployment Fund has paid up to its debt, and that, after the end of the "deficiency period", the Exchequer contribution shall be altered to half of those contributions (i.e. one-third of the total revenue of the Fund).

Under the existing law the Exchequer contribution, after the end of the "deficiency period", is to be reduced to one-fourth of the combined contributions of employers and employed (i.e. one-fifth of the total revenue of the Fund).

The possibility of leaving the Exchequer Contribution for the time being at its present proportion of one-fourth of the whole depends on whether the proposals in the Bill taken as a whole, will be financially sound on this basis. I have not yet been furnished with a report by the Government Actuary to enable me to deal with this point, but I should warn my colleagues that, if the proposals in the draft Bill are not financially sound, I should be bound to press for the requisite increase in the Exchequer contribution, as it is, in my opinion, impossible to increase the contributions from employers or employed.
The Bill contains no proposals dealing with the following points:

(6) Inclusion of Agriculture.

This question is still being investigated and in the meantime I have not found it possible to frame proposals which seem likely to meet with any general measure of acceptance.

(9) Inclusion of Permanent Railway Servants.

Proposals for this purpose were not to be inserted unless there was some likelihood of acceptance by those directly interested and I am not yet able to say what receptions such proposals would be likely to receive.

"STOP-GAP" BILL.

4. This Bill increases to 41 weeks the maximum number of weeks of benefit that may be drawn in the "First Benefit Year" i.e., the period from mid-October, 1923, to mid-October, 1924. At present the maximum is 26 weeks.

I have deliberately limited the proposal to a maximum of 41 weeks, instead of taking the whole 52 weeks, for several reasons:

(a) The grant of 41 weeks would bring us to about the end of July, i.e. almost the end of the Session, before benefit will begin to be exhausted. It is important to leave the House with every possible incentive to pass the comprehensive Bill in order to allow further benefit after the end of July, and under my proposals the House cannot complain that they are not being given sufficient time because they will have practically the whole of the Session if necessary, in which to deal with the Bill.

(b) A proposal to allow the full 52 weeks might raise a controversial point on the "stop-gap" Bill as to whether it is
right for benefit to be paid for every week in the year. This is an arrangement which is, in fact, proposed in the larger Bill and can be debated on that Bill. Meanwhile the point of principle is left unprejudiced, since my proposal to grant 41 weeks out of 52 does not go so far as the action of the late Government in granting, between November, 1922, and mid-October, 1923, 44 weeks of benefit out of 50.

TIME-TABLE.

5. While I realise that it is likely to take a considerable time to pass the larger Bill through the House, I regard it as essential that this Bill should be in the hands of members before, or at any rate not later than, the "stop-gap" Bill. The larger Bill, in my view, represents the minimum which should be done for the amendment of the Unemployment Insurance Scheme. It is necessary to pass the "stop-gap" Bill at once for special reasons. But it would place the Government in a false position and give a dangerous handle for attack if their more general plans are left uncertain during the discussion on the smaller Bill.

(Intd.) T.S.

Ministry of Labour,
28th March, 1924.
APPENDIX I.

Rates of contribution for boys and girls between 14 and 16.

The proposed weekly rates of benefit are 5/- (boys) and 4/- (girls). If the contributions are made roughly proportional to the benefits, they will be as follows for various ages:

<table>
<thead>
<tr>
<th>Age 14-16</th>
<th>Age 16-18</th>
<th>18 yrs. &amp; over</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Employer</td>
<td>3½d.</td>
<td>3d.</td>
</tr>
<tr>
<td>Employed</td>
<td>3d.</td>
<td>2½d.</td>
</tr>
<tr>
<td>Exchequer</td>
<td>1¾d.</td>
<td>1½d.</td>
</tr>
</tbody>
</table>

The special rates for ages 14-16 will mean the issue of special books for stamping and special stamps. The Post Office, which has already a great variety of stamps to sell, will have its difficulties increased and Employers will have greater trouble in handling the different kinds of books and stamps.

Considerable loss of revenue is almost inevitable. Such loss now occurs at age 18, owing to failure to change to the higher rate of contribution. The same thing would in future occur at age 16.

It is, therefore, suggested that the rates of contributions between 14 and 16 should be the same as those payable between 16 and 18. The difference is small and the argument which may be advanced that it is not fair to charge the same contribution when the benefit is lower is not really sound. The answer to this argument is it is not reasonable to ask, nor indeed is it practicable, that the premiums for various groups of contributors should be varied so as to correspond exactly with the benefits.
APPENDIX II.

Payment of benefit direct to boys and girls between 14 and 16.

The Cabinet decided on March 17th 1924 (Cabinet Conclusions 21/24) that the unemployment benefit which it is proposed to provide for boys and girls between 14 and 16 by extending the Unemployment Insurance scheme to them should be paid to their parents and guardians and not directly to the boys and girls.

It is feared this would give rise to a great deal of difficulty.

These boys and girls must have been in employment for a considerable time - for otherwise they would not be entitled to benefit - and their weekly wages, which of course are paid directly to them, would amount to a good deal more than the benefit we propose. It would not be easy to explain why they cannot be trusted to take 5/- benefit home when they have already had for a considerable time 10/- or 15/- paid to them week by week in wages.

The parents or guardians would be put to great trouble. They would have to give proof of their relationship to the child and produce some evidence of identification when they called for the benefit, since the officials could not be expected to know by sight the parents or guardians of each child. They would moreover have to call for the benefit at considerable inconvenience either during the day when they would ordinarily be at work or occupied with home duties, or in the evening which may not be much less convenient. These difficulties would be aggravated when they live at some distance from the Ministry's office, and it is to be remembered that the boys and girls themselves would have to attend just as frequently, in order to prove unemployment.
as if they received payment of benefit direct.

Difficult questions would sometimes arise in deciding who is the parent or guardian to receive the money, particularly in the case of orphans or deserted children. Other children living away from home would present a special difficulty. We should also no doubt have the case of the mother who objected to the payment being made to the father because he cannot be trusted to bring it home.

Administratively the proposal could no doubt be worked, though the necessary safeguards and unavoidable complexities would be such as to cause an inordinate expense in working costs.

For the general reasons indicated, however, it is strongly urged that the proposal should be reconsidered and that payment of this benefit should be made, as in other cases, direct to the insured contributor.
The Unemployment Insurance Act, 1923, provides that the periods for which unemployment benefit (whether covenanted or uncovenanted) may be received during the first benefit year (i.e., 18th October, 1923, to 15th October, 1924) shall not exceed in the aggregate twenty-six weeks; the Bill proposes to substitute for this a maximum of forty-one weeks of benefit.

The additional benefit allowed by the Bill will be governed by the conditions applying to uncovenanted benefit.
DRAFT OF A BILL

To Extend the periods for which the receipt of unemployment benefit during the current benefit year may be authorised under section two of the Unemployment Insurance Act, 1923.

BE it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same,

1. Section two of the Unemployment Insurance Amendment Act, 1923 (which prescribes the conditions for the receipt of benefit in the benefit year ending on the fifteenth day of October, nineteen hundred and twenty-four), shall be amended so as to empower the Minister of Labour to authorise the receipt of benefit during the said benefit year for periods not exceeding in the aggregate forty-one weeks, and proviso (1) to the said section shall accordingly have effect as though for the words "twenty-six weeks," in both places where they occur, there were substituted the words "forty-one weeks."

2. This Act may be cited as the Unemployment Insurance (No. 2) Act, 1924, and shall be included among the Acts which may be cited together as the Unemployment Insurance Acts, 1920 to 1924.
Unemployment Insurance (No. 2).

DRAFT
OF A
BILL

To extend the periods for which the receipt of unemployment benefit during the current benefit year may be authorised under section two of the Unemployment Insurance Act, 1923.

LXXIV. (2.)

29th March 1924
ARRANGEMENT OF CLAUSES.

Clause.
1. Rights of insured persons to unemployment benefit.
2. Rates of unemployment benefit.
3. Amendment as to statutory conditions.
4. Amendments as to disqualifications for receipt of unemployment benefit.
5. Insurance of persons under the age of sixteen.
6. Amount of state contribution.
7. Amendment of s. 12 (3) of principal Act.
8. Abolition of power to make special schemes.
9. Amendment as to refunds of contributions.
10. Amendment as to forces of the Crown.
11. Power to make grants out of unemployment fund towards cost of approved courses of instruction.
12. Period within which proceedings may be brought for recovery of sums recoverable summarily as civil debts.
13. Power to make regulations with respect to appointment of persons to represent deceased or insane persons.
15. Consequential and minor amendments.
16. Short title, repeal, application and commencement.

SCHEDULES.
DRAFT
OF A
BILL
TO
Amend the Unemployment Insurance Acts, 1920 to 1924.

BE it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1.—(1) An insured contributor who is unemployed shall, if and so long as the statutory conditions are fulfilled in his case and he is not disqualified under the Unemployment Insurance Act, 1920 (in this Act referred to as "the principal Act"), for the receipt of unemployment benefit, be entitled, subject to the provisions of the Unemployment Insurance Acts, 1920 to 1924, and to the provisions of the Second Schedule to the principal Act as re-enacted with modifications in Part I. of the First Schedule to this Act, to receive such benefit in accordance with the provisions hereinafter contained in this section.

(2) An applicant for unemployment benefit in whose case the requirements of subsection (1) of this section are fulfilled shall, unless the number of the contributions paid in respect of him since the beginning of the last preceding insurance year (whether that year ended before or after the passing of this Act) is less than twenty, be entitled to receive benefit in the proportion of one week's benefit
benefit for every six contributions paid in respect of him under the principal Act and for periods not exceeding in the aggregate twenty-six weeks in any benefit year.

(3) If an applicant for unemployment benefit in whose case the requirements of subsection (1) of this section are fulfilled is not entitled thereto under the provisions of the last preceding subsection, by reason either that the number of contributions paid in respect of him since the beginning of the last preceding insurance year is less than twenty, or that sufficient contributions are not standing to his credit or that he has already received benefit for periods amounting in the aggregate to twenty-six weeks in the benefit year in which the application is made, he shall nevertheless be entitled to receive benefit if in addition to satisfying the requirements aforesaid he also proves—

(a) that he is normally employed in such employment as would make him an employed person within the meaning of the principal Act (in this Act referred to as “insurable employment”), and will normally seek his livelihood by working in an insurable employment;

(b) that in normal times insurable employment suited to his capacities would be likely to be available for him;

(c) that he has during the two years immediately preceding the year in which the application for benefit is made performed such an amount of work in an insurable employment as was reasonable having regard to all the circumstances of the case and in particular to the opportunities for obtaining insurable employment during that period;

(d) that he is making every reasonable effort to obtain employment suited to his capacities and is willing to accept such employment.

(4) If any question arises as to whether any person satisfies the additional conditions required to be satisfied by a person applying for benefit under the last preceding subsection, that question shall be decided by the Minister, whose decision thereon shall be final, and the Minister may, if he thinks fit, refer any such question to the local employment committee for their report and recommendation.
(5) Notwithstanding that the employment of an insured contributor has terminated, he shall not be deemed to be unemployed within the meaning of this section if and so long as he is in receipt of any payment by way of compensation for the remuneration which he would have received if the employment had not terminated.

2. As from the second Thursday next after the commencement of this Act, unemployment benefit shall be at the weekly rates set out in the second column of the table contained in Part II. of the First Schedule to this Act, or, subject as hereinafter provided, at such other weekly rates as may be prescribed, and section one of the Unemployment Insurance Act, 1922 (which provides that the weekly rate of benefit authorised by the Unemployment Insurance Acts, 1920 and 1921, shall be increased in respect of certain dependants, shall apply to the weekly rate of benefit authorised by this section as it applies to the weekly rate of benefit authorised by the said Acts, subject to this modification, that the increase in respect of a child shall be two shillings instead of one shilling; Provided that the power conferred by this section on the Minister of prescribing rates of unemployment benefit shall not be exercised so as to increase the rates of benefit above the amounts set out in the third column of the said table, or so as to reduce them below the several amounts set out in the fourth column of the said table.

3.—(1) Section seven of the principal Act shall be amended as follows:—

(a) The following paragraphs shall be substituted respectively for paragraphs (i) and (iii) of subsection (1):—

"(i) that he proves that not less than thirty contributions have been paid in respect of him under this Act during the period between the commencement of the first of the two insurance years immediately preceding the insurance year in which the application for benefit is made and the date of the application;"

"(iii) that he is capable of, available for, and genuinely seeking work, but unable to obtain suitable employment;"
Amendments as to disqualifications for receipt of unemployment benefit.

4.—(1) Subsection (1) of section eight of the principal Act (which imposes a disqualification for the receipt of unemployment benefit during a stoppage of work) shall not apply in any case in which the insured contributor proves that he is not participating in the trade dispute which caused the stoppage of work, and that he does not belong to a grade of workers the members of which are participating in the dispute.

(2) Subsection (3) of section eight of the principal Act (which disqualifies an insured contributor for the receipt of unemployment benefit while he is an inmate of any workhouse or other institution supported wholly or partly out of public funds) shall not apply in the case of an insured contributor who proves that he was an inmate of the workhouse or other institution during a time when he was employed, and that during that time he paid the whole or a substantial part of the cost of his maintenance as such inmate.

5.—(1) Section one of the principal Act (which provides that all employed persons of the age of sixteen and upwards are to be insured under that Act) shall have effect as if for the words “all persons of the age of sixteen and upwards” there were substituted the words “all persons of the age of fourteen and upwards.”

(2) This section shall come into operation on the day of nineteen hundred and twenty-four.
6.—(1) The contribution to be made for the purposes of section five of the principal Act out of moneys provided by Parliament shall be at a rate equal to one-half of the aggregate amount of the contributions paid in respect of the employed person by himself and his employer, or, in the case of an exempt person, paid by his employer, and subsections (3) and (7) of the said section five shall have effect accordingly.

(2) This section shall have effect as from the end of the deficiency period as defined in section sixteen of the Unemployment Insurance (No. 2) Act, 1921.

7. There shall be included among the expenses of which account may be taken for the purposes of the proviso to subsection (3) of section twelve of the principal Act (which provides that such sum as the Treasury may direct, not exceeding one-eighth of the receipts of the unemployment fund, shall be applied as an appropriation in aid of the moneys provided by Parliament for the purpose of the salaries, remuneration and expenses therein mentioned)—

(a) such sum as in the opinion of the Treasury approximately represents the amount which would have been from time to time required, in respect of any officers, inspectors or servants employed for the purposes of the principal Act, being persons to whom the Superannuation Acts, 1834 to 1919, apply, if those persons had been persons to whom those Acts had not become applicable, to meet the amount of the premiums on policies sufficient to secure to the said persons benefits equivalent to those provided by the said Acts; and

(b) the amount of any rent payable in respect of, or, where no rent is payable, an amount estimated by the Treasury to represent the rental value of, any premises occupied for the purposes of the principal Act, together with the amount of any rates or other outgoings payable in respect of the premises; and

(c) any capital expenditure incurred in connection with or for the purposes of the provisions of premises for the purposes of the principal Act:
Provided that in any case where the amount of any such capital expenditure has been paid out of the unemployment fund the premises in respect of which the expenditure was incurred cease to be used for the purposes of the said Act, there shall be repaid to the unemployment fund out of moneys provided by Parliament such part of the said amount as the Treasury think proper in the circumstances of the case.

Abolition of power to make special schemes.

B.—(1) The power of the Minister under section eighteen of the principal Act to make special orders approving or making special schemes shall cease:

Provided that, subject to the provisions of this section, any special scheme duly approved by the Minister before the commencement of this Act, shall continue in operation as if this Act had not passed, and nothing in this subsection shall affect the power of the Minister to approve a scheme if a draft thereof appearing to him to be complete was submitted to him before the day of April, nineteen hundred and twenty-four and application was before that date made to him to approve the scheme in accordance with the provisions of section eighteen of the principal Act.

(2) For the purpose of securing in the case of any special scheme (whether approved before or after the commencement of this Act) that like rates of benefit shall be payable to the persons to whom the scheme applies as are payable under this Act, and that the benefits under the scheme shall otherwise be not less favourable than those provided by the general provisions of the Unemployment Insurance Acts, 1920 to 1924 (but for no other purpose), the Minister may, after consultation with the body charged with the administration of the scheme, notwithstanding anything in the said section eighteen, by order vary or amend the provisions of the scheme, and any such order may provide for consequential amendments as to the rates of contribution and otherwise.

(3) Subsection (7) of section eighteen of the principal Act (which provides for the payment of a certain sum in every year out of moneys provided by Parliament to the body charged with the administration of a special scheme) shall cease to have effect.
9.—(1) If on an application made under this section the Minister is satisfied that any person who is or has been an insured contributor had before the date on which this section comes into operation paid contributions in respect of not less than fifty weeks in accordance with the general provisions of the principal Act, and had before that date reached the age of fifty years, that person or his personal representatives shall be entitled to be paid out of the unemployment fund a sum representing the present worth as on that date of the excess value of the contributions paid by him together with (in the case of an insured contributor who has not attained the age of sixty years) compound interest at the rate of two-and-a-half per cent. per annum on the amount of that excess value from the date aforesaid until the date on which the insured contributor would attain the age of sixty years.

(2) An application for a payment under this section must be made by the insured contributor in the prescribed manner and within twelve months after the date on which this section comes into operation:

Provided that if the insured contributor dies at any time within the said period of twelve months, the application may be made by his personal representative.

(3) For the purposes of this section—

(a) the amount of the excess value of the contributions paid by an insured contributor shall be taken to be the amount by which the total amount of the contributions paid by him exceeds the aggregate of the sums received by him by way of benefit, together with compound interest on that excess up to the date on which this section comes into operation at such rate and calculated in such manner as is directed by section twenty-five of the principal Act:

(b) in calculating the excess value of contributions—

(i) contributions and benefits paid subsequently to the seventh day of November, nineteen hundred and twenty, shall be reckoned as if they had been paid at the
rates at which they were respectively payable under the principal Act as originally enacted; and

(ii) no account shall be taken of any contributions repaid or refunded or of any benefit previously taken into account for the purposes of a refund under any of the provisions of the principal Act, any grants or contributions paid under the Unemployed Workers' Dependants (Temporary Provisions) Act, 1921, any contributions on account of which a payment has been made under subsection (10) of section eighteen of the principal Act to the body charged with the administration of a special scheme, or, where no contributions have been paid in respect of any person for a period comprising five insurance years, of any contributions paid in respect of him or any benefits paid to him before the last such period; and

(c) The present worth of the excess value of contributions shall be calculated in manner prescribed by regulations, and any regulations made for that purpose shall direct that in making the calculation regard shall be had, among other matters, to the fact that contributions may cease for a period comprising five insurance years to be paid in respect of him, and, in the case of an insured contributor who has not attained the age of sixty years, to the fact that he may not live to attain that age.

(4) Payment to an insured contributor under this section shall not affect his liability to pay contributions under the principal Act.

(5) This section shall come into operation on the date of the passing of this Act, and as from that date section twenty-five of the principal Act shall cease to have effect, except that where any person had before that date become entitled to claim a repayment under that section an application may be made in that behalf under that section instead of under this section at any time within twelve months after the said date.
10.—(1) Subsection (2) of section forty of the principal Act, which provides that a man of the Air Force Reserve shall be deemed while undergoing training to be an employed person in the service of the Crown, shall apply to men of the Auxiliary Air Force as it applies to men of the Air Force Reserve.

(2) The following subsection shall be substituted for subsection (1) of section nine of the Unemployment Insurance (No. 2) Act, 1921:

"(1) Where after the passing of this Act any person—

(a) being a naval pensioner or a man of the Naval Reserves, Army Reserve, or Air Force Reserve, is called into actual service or called out for permanent service, as the case may be, on an occasion of great emergency; or

(b) engages as a seamen in the Navy, or enlists as a marine in the Royal Marines, as a soldier in the regular Army or as an airman in the Air Force, on any such occasion as aforesaid for service during the emergency; or

(c) being a man of the Territorial Force, is called out for actual military service or is embodied, or, being a man of the Auxiliary Air Force, is called out for actual Air Force service or is embodied;

he shall, during the period of four months from the date on which he is so called into actual service, called out for permanent service, enlists, is called out for actual military service or actual Air Force service, or is embodied, as the case may be, or during the period between that date and the date on which he is discharged, whichever period is the shorter, be treated for the purposes of section forty of the principal Act, as amended by any subsequent enactment, as if he were a man of the Naval Reserves, the Army Reserve, the Air Force Reserve, or the..."
A.D. 1924.

Territorial Force, as the case may be, undergoing training and in receipt of pay out of moneys provided by Parliament for the Navy, Army, or Air Force services.

(3) Section forty-one of the principal Act (which makes special provision with respect to discharged seamen, marines, soldiers, and airmen), as amended by any subsequent enactment shall have effect as if—

(a) The references therein to soldiers and airmen included respectively references to men of the Territorial Force and men of the Auxiliary Air Force who, having been called out for actual military service or actual Air Force service, or having been embodied, are not discharged within the period of four months mentioned in section nine of the Unemployment (No. 2) Act, 1921; and

(b) In subsection (4) thereof for the words “or at the request of his parent or guardian” there were substituted the words “or at the request of his parent, guardian, or other interested person,” and as if after the words “civil court” there were inserted the words “or to any person discharged on account of fraudulent enlistment”; and

(c) In subsection (5) thereof, at the end of the definition of “seamen” there were added the words “but does not include native ratings, or Maltese recruited outside the United Kingdom.”

Power to make grants out of unemployment fund towards cost of approved courses of instruction.

11. Subject as hereinafter provided, the Minister may authorise the payment out of the unemployment fund of grants towards the expenses incurred by any persons in providing any course of instruction approved for the purposes of paragraph (v) of subsection (1) of section seven of the principal Act:

Provided that no grant in respect of any such course of instruction shall exceed an amount representing a charge in respect of each daily attendance at the course at a rate equal to half the amount determined by the Minister, with the concurrence of the Treasury, to be the average cost (as estimated in respect of the whole of Great Britain) of a daily attendance at such courses.
12. Proceedings for the summary recovery as civil debts of any sums due to the unemployment fund may, notwithstanding anything in any Act to the contrary, be brought at any time within twelve months from the time when the matter complained of arose, or where the complaint is in respect of a consecutive series of unpaid contributions or a consecutive series of payments on account of unemployment benefit, within twelve months from the date on which the last of the contributions became payable or the last payment on account of benefit was received.

13. Provision may be made by regulations under section thirty-five of the principal Act for the appointment of a person to receive on behalf of or as representative of an insured contributor who becomes of unsound mind or dies any sums payable out of the unemployment fund to or in respect of him.

14. The Minister may by regulations prescribe the date on which the period constituting the insurance year is to commence, and any such regulations may contain such consequential and supplemental provisions as appear to the Minister to be necessary for dealing with or regulating the transition from the old to the new period, and in particular for making provision with respect to any period of time between the end of one insurance year and the commencement of the next insurance year.

15. The amendments specified in the second column of the Second Schedule to this Act (which relate to consequential and minor matters) shall be made in the enactments specified in the first column of that schedule.

16.—(1) This Act may be cited as the Unemployment Insurance (No. 3) Act, 1924, shall be included among the Acts which may be cited together as the Unemployment Insurance Acts, 1920 to 1924, and shall be construed as one with the Unemployment Insurance Acts, 1920 to 1924, and any reference in this Act to the Unemployment Insurance Acts, 1920 to 1924, or to any of those Acts, or to any provision of any of those Acts, shall, unless the context otherwise requires, be construed as a reference to those Acts, that Act, or that provision, as amended by this Act.
A.D. 1924. (2) The enactments set out in the Third Schedule to this Act are hereby repealed to the extent mentioned in the third column of that Schedule.

(3) This Act does not apply to Northern Ireland.

(4) This Act shall, except as therein otherwise expressly provided, come into operation on the day of , nineteen hundred and twenty-four.
SCHEDULES.

FIRST SCHEDULE.

PART I.

SUPPLEMENTAL PROVISIONS RELATING TO RIGHT TO UNEMPLOYMENT BENEFIT.

1. Unemployment benefit shall be payable in respect of each week of any continuous period of unemployment after the first week of unemployment.

2. No person shall receive unemployment benefit in respect of any period of less than one day.

3. The following provisions shall have effect for the purpose of determining the number of contributions which are to be taken as standing at any time to the credit of any person:

   (a) Where owing to the fact that the wages or other remuneration of an employed person are paid at intervals greater than a week, or for any other like reason, contributions are paid under the principal Act in respect of any person at intervals greater than a week, that person shall be entitled to treat each of those contributions as being such number of contributions as there are weeks in the period in respect of which the contribution was paid:

   (b) there shall be deducted from the aggregate number of contributions previously paid in respect of him one contribution in respect of each day of benefit previously received by him, exclusive of any benefit received between the seventh day of November, nineteen hundred and twenty, and the termination of the fourth special period, or in the case of benefit received before the eighth day of November, nineteen hundred and twenty, five contributions in respect of each week of benefit received.

4. Any time during which a person is under the provisions of the principal Act disqualified for receiving unemployment benefit shall be excluded in the computation of the period of employment under this Part of this Schedule.
A.D. 1924. 5. A period of unemployment shall not be deemed to commence until the date on which the insured contributor makes application for unemployment benefit in the prescribed manner:

Provided that regulations may be made under section thirty-five of the principal Act for authorising some earlier date to be substituted for the date of the application in cases in which good cause is shown for delay in making the application.

PART II.

WEEKLY RATES OF UNEMPLOYMENT BENEFIT.

<table>
<thead>
<tr>
<th>Class of persons to whom rates apply</th>
<th>Normal rates</th>
<th>Minimum rates which may be prescribed</th>
<th>Maximum rates which may be prescribed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>s. d.</td>
<td>s. d.</td>
<td>s. d.</td>
</tr>
<tr>
<td>Women</td>
<td>18 0</td>
<td>16 0</td>
<td>20 0</td>
</tr>
<tr>
<td>Boys who have attained the age of sixteen years, but are under the age of eighteen years.</td>
<td>7 6</td>
<td>5 6</td>
<td>9 6</td>
</tr>
<tr>
<td>Boys under the age of sixteen years.</td>
<td>5 0</td>
<td>3 0</td>
<td>7 0</td>
</tr>
<tr>
<td>Girls who have attained the age of sixteen years, but are under the age of eighteen years.</td>
<td>6 0</td>
<td>4 0</td>
<td>8 0</td>
</tr>
<tr>
<td>Girls under the age of sixteen years.</td>
<td>4 0</td>
<td>2 0</td>
<td>6 0</td>
</tr>
</tbody>
</table>

SECOND SCHEDULE.

MINOR AND CONSEQUENTIAL AMENDMENTS.

Enactment to be amended. Amendment.

The Unemployment Insurance Act, 1920:

Section 5 (5) At the end of the subsection there shall be inserted the words "nor in respect of any blind person who is in receipt of a pension under those Acts as extended by section one of the Blind Persons Act, 1920."
Enactment to be amended.

The Unemployment Insurance Act, 1920—continued.

Section 8 (2) - The words "not being less than one week" shall be repealed.

Section 8 (4) - The words from the beginning to "this Act and" shall be repealed.

Section 8 (5) - At the end of the subsection there shall be inserted the words "or under those Acts as extended by section one of the Blind Persons Act, 1920."

Section 17 (1) - For the words "exceeds by at least five shillings per week in the case of men, four shillings per week in the case of women, two shillings and sixpence per week in the case of boys, and two shillings per week in the case of girls," there shall, as from the beginning of the third benefit year, be substituted the words "exceeds in respect of periods of unemployment amounting in the aggregate to not less than thirteen weeks in the benefit year by at least five shillings per week in the case of men, four shillings per week in the case of women, two shillings and sixpence per week in the case of boys, and two shillings per week in the case of girls, and in respect of any further periods of unemployment in the same benefit year by at least half the several amounts aforesaid."

The Unemployment Insurance (No. 2) Act, 1921:

Section 10 - For the words "capable of and available for work" there shall be substituted the words "capable of, available for, and genuinely seeking work."

The Unemployment Insurance Act, 1923:

Section 11 (1) - For the words "the second benefit year" there shall be substituted the words "the third benefit year."
### Enactments Repealed

<table>
<thead>
<tr>
<th>Session and Chapter</th>
<th>Short Title</th>
<th>Extent of Repeal</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 &amp; 11 Geo. 5. c. 30.</td>
<td>The Unemployment Insurance Act, 1920.</td>
<td>Section two, subsection (7) of 5 section eighteen and the second schedule.</td>
</tr>
<tr>
<td>12 &amp; 13 Geo. 5. c. 7.</td>
<td>The Unemployment Insurance Act, 1922.</td>
<td>In section two the words from &quot; until the end&quot; to &quot;Act, 1921&quot; and the 10 words from &quot; and the con- &quot;tribution&quot; to the end of the section, section twelve and section fifteen.</td>
</tr>
<tr>
<td>13 &amp; 14 Geo. 5. c. 2.</td>
<td>The Unemployment Insurance Act, 1923.</td>
<td>Subsection (1) of section four.</td>
</tr>
</tbody>
</table>
Unemployment Insurance (No. 3).

DRAFT
OF A
BILL
To amend the Unemployment Insurance Acts, 1920 to 1924.

LXX. (5.)

29th March 1924.

88-5