

sends the completed statistical record to the statistical clerk and the reports go forward to the files. Here the schedule form is detached and the report is filed, but first the date of posting and the posting clerk are noted on the follow-up form.

11. The statistical clerk punches the data on the statistical form on a Hollerith card. These forms are sent regularly to a statistical service where they are tabulated and weekly figures on man hours, earnings, unemployment by causes, and labor turnover are derived. The statement returned to the Unemployment Insurance Office shows the record for the week for every shop, the totals for each firm and for each branch of the trade (Clothiers, Tailors, Cut, Trim and Make, and Contractors) and the market totals. From these figures curves of employment, earnings and numbers actually working are plotted for the market, for the different trade groups and for each of the larger firms.

12. The procedure on the payrolls loaned by the firms differs but slightly from that on payroll reports as is indicated by the operations listed for the two kinds of work on the schedule form. The receipt of payrolls is staggered through the week on a regular schedule in order to avoid peaks of work in the office. Payrolls are given immediate attention for they must be returned to the firm within twenty-four hours. There is not the same need for haste with the reports since they remain in the custody of the Office; they are held in reserve and posted when no payrolls are on hand.

Benefits

13. As time permits the records clerks (See ¶5), assisted and checked by the benefit clerks in the periods between benefit payments, compute the compensable unemployment for each worker as shown by his record and enter the weekly figure and the cumulative total in the unemployment columns of the record form. When a worker has incurred the maximum of compensable unemployment for the season computation is discontinued.

14. Towards the close of the season the benefits division examines the individual weekly earnings as shown on the employment records. The wage rate upon which the benefit is to be based is determined for each worker and entered on his record. In deciding upon this figure the rater takes an average of the worker's earnings in the weeks

of best employment, on the theory that as the employe is on piece work and knows in the dull season that there is not a full day's employment for him he works more slowly and earns less.

15. When all the season's reports and contributions for any firm have been received and the workers' employment records are complete the benefit clerks draw these records and post the lost time indicated for the season (See ¶13) to the ledger cards. The hours of unemployment for which payment is to be made, the week of the fiscal year when the total amount of compensable unemployment was reached and the worker's full-time wage rate are indicated. When an employe of the shop is not entitled to any benefit, a slip stating the reason is prepared and held to be distributed with the benefit checks.

16. The benefits supervisor now sends the ledger cards to the check writers, first attaching to the records for each shop a dated schedule stating the maximum hours to be paid, the amount of the firm's fund in order to guard against its exhaustion and an estimate of the amount required to pay the benefits. On completion of the checks for the shop the check writer enters on the schedule the numbers of the first and last checks issued for the shop and the total amount of the checks and signs and dates it.

17. Benefit checks are written in sheets of five on the Burroughs Moon Hopkins machine, the operator being able to calculate the amount of benefit due and to type the check on the one machine. The worker's ledger number, his shop and the hours of unemployment covered by the payment are entered in the left margin of the check. The hourly rate of benefit (thirty per cent of the hourly wage rate) is then computed and indicated on the check and this when multiplied by the number of hours of compensable unemployment gives the amount of the check, which is then typed in. The machine totals the checks as calculated and the total for each shop is entered on the last check for that shop. The total for the day is entered on the last check for the day. The first total enables the employer, who is forwarded carbon copies of all checks in favor of his employes so that he may protest if so inclined, to see at a glance by how much his fund has been depleted and to make the necessary entry on his books. The accounting division of the insurance office uses

both totals secured from a second carbon (See ¶21). Immediately each check is typed, the employe's ledger card is inserted in the machine on one section of the split roller and the amount and number of the check are entered.

18. The benefits supervisor signs the treasurer's name to the checks. A signagraph machine is used and five checks are signed simultaneously. Explanation slips covering cases of workers not entitled to benefit (See ¶15) are sorted in with the checks and distribution is made at the shop by the business agent of the union. Checks for workers unattached to any shop are forwarded to the union's employment exchange for delivery, for all totally unemployed workers must register at the exchange.

19. A worker may claim benefit or additional benefit by applying to his business agent if he is attached to a shop or to the employment exchange if he is entirely out of work. In either case a statement of the claim is made on a suitable form and forwarded to the Insurance Office. The worker's record is again examined and the claim is returned with an explanation accompanied by a check if the claim is justified. If the worker is still dissatisfied he may appeal to the Chairman for a final decision.

Accounts

20. The contributions receivable from each firm, as indicated by the borrowed payroll or payroll report, and the amount of cash received are posted to a contributions ledger account from carbon copies of the daily remittance sheet. Posting is done on a subtractor bookkeeping machine and the balance is always up-to-date.

21. The benefit fund account of each firm is kept in much the same way. The cash contributions received are posted to this account from the remittance sheet carbon and the total of benefits paid for the firm from day to day from carbon copies of the checks issued (See ¶17). The balance indicates the sum available for benefits. Every six months each fund is assessed with its share of the administrative expense and, if the firm employs cutters, with its quota of the benefits to temporary cutters.

22. Control accounts are maintained for each board of trustees. They cover, by seasons, contributions receivable, contributions received and

benefits paid and show the totals and balances for all firms in the board's jurisdiction. Similar accounts are kept on office and equipment expense. Totals are shown on these accounts at the end of each season, trial balances are struck every month and a monthly report is sent to the trustees. The report is accompanied by two exhibits of the individual firm figures. Exhibit A shows for each firm contributions received, withdrawals for benefits and expenses since the inauguration of the scheme and the balance on hand. Exhibit B indicates the contributions reported by each firm to date, the contributions received, any balance due on contributions reported and any weeks for which reports have not been received. This report gives the trustees the financial status of each house fund within their jurisdiction and informs them of any firms delinquent in contributions or reports.

23. A cash balance is struck daily and once a week the office prepares a formal statement for the chairman. It shows group totals of contributions, benefits and expenses for the firms supervised by each board of trustees and grand totals indicating the income and expenditure of the office as a whole. The statement is historical in that it gives the contributions and benefits by seasons as well as by groups of firms under each board. The disposition of contributions and income from funds by transfers to benefit, temporary cutters, office expense and equipment expense accounts and the balances remaining for transfer are indicated. The expenditures and balances in these different benefit and expense accounts are also given and a summary of the balances shows the amount of funds on hand to be accounted for by cash in banks and securities in safe deposit.

24. Once a month the accounts division sends each firm a statement of the total contributions reported to date, the total contributions received, the balance due on contributions reported, taking into account errors in the firm's figures and the amount of cash available for benefits remaining in the firm's fund. Weeks for which reports have not been received are indicated and the firm is requested to forward these together with any balance due without delay.

25. The cost of administering the scheme exclusive of equipment expense up to January 1, 1927, was six and two-tenths per cent of the contributions received.