their equipment ready, and then lay them off afterwards, they now budget the number of cars, and allocate them to the different shops, and that has to some extent stabilized employment on the railways, although it has reduced the amount of employment. I do not know of any industry that has gone to the same extent in bringing men into conference regularly for the budgeting of work, although we believe much might be done. And, we believe that if the employers are to contribute the major amount of unemployment insurance, they would do it, because it would be an advantage to them. Just as when compensation was put on, they started to get safety appliances because it reduced the cost of accidents. And if unemployment was charged on industry, it would have the same effect, we are sure. They would try to reduce the rush period in order to give employment in the dull period. On that point may I just mention, with all due respect, an advertisement that appeared the other day with regard to Simpson's in Toronto. They say they are going to put up a four million dollar addition to their store and open it by Christmas. I suppose the Committee knows what that means? It means that every year, the building industry is always busy about the same time as the harvest season, because the small firms want to get their roofs on, and get their work ready so that the employer and one or two assistants can go on through the winter. That is in the height of the season they will be complaining of a labour shortage, and that will be used for immigration advertising to get immigrants to come in. They will get a few weeks' work on the Toronto building, and for the rest of the time be unemployed, instead of spreading that work over a year, which we think ought to be done. If the building industry had to bear the cost of unemployment, the work would be spread. Now, they will bid as to who can get the building done in the shortest time, so that there is a rush of work in the building industry at times, and then a long period of unemployment.

By Mr. Letellier:

Q. Have you knowledge of cases where work has been offered to unemployed men and they have refused it?—A. Not personally, but I have seen records, in the employment service records, where men have been offered work on farms on no wage whatsoever, merely board and washing, and men have refused to take it, because they had families in the city, and they could not pay rent out of that.

By Mr. Heaps:

- Q. In other words, would you say that the conditions offered were the cause of the refusal?—A. Yes, there is often farm work refused by industrial workers, because if you offer a married man even \$20 a month in winter, he may be a bricklayer, or a plasterer, and he is hoping that to-morrow he may get a job at his own trade; but to-morrow may be three or six months in the future. If he goes on the farm at \$10 a month, who will keep his family in the interim? And if he has an accident on a farm, there is no compensation, and who will keep him then? Therefore, he refuses the job. So there are plenty of farm jobs refused by industrial workers, because of their responsibilities and commitments in the city, that they cannot afford to take it.
- Q. Have you been to a number of the European cities in connection with labour conditions?—A. Yes.
- Q. Has unemployment been discussed there and insurance against it?—A. Yes, in its broadest sense.

Q. Have any of those countries gone back on the principle of unemploy-

ment insurance?—A. No, they are extending always.

Q. Countries that have established some form of unemployment and sickness insurance after an experience of some years, you say, have broadened their provisions?—A. Yes, and on the consent of the employer, and agreement with [Mr. Tom Moore.]