

*By Miss Macphail:*

Q. Do you consider that families living in one room will be good citizens of any country?—A. No, it is the exception which proves the rule. You cannot expect it; it is not human that you should expect it, either from the standpoint of health, morals, decency or anything else.

*By Mr. Woodsworth:*

Q. May I ask another question? Have you given any attention to the best means of setting up an unemployment scheme in Canada? We have some difficulties here on account of our British North America Act, and there may be some other difficulties because certain provinces would not respond so readily. Have you thought as to whether it would be possible for one province to do it by itself, or a Dominion scheme, and in what way the Dominion scheme could be brought about?—A. I think that question should be put to an expert upon the subject. In 1912, I think it was the Dominion Government sent out a questionnaire in regard to old age insurance and old age pensions. It came to me amongst others, while I was at Winnipeg. We sent in a report recommending that it be established then and there, on a contribution basis, because there was comparatively little old age dependency at that time. We thought the probabilities were that the dominion government would come back and say that there was not enough old age dependency to justify them establishing it. That is exactly what was said at the time.

I feel, in regard to unemployment insurance, in exactly the same way. We are going through comparatively good times. Now is the time to start the thing, when lots of people can contribute. It must be on the basis of contribution by the employers and the employees, and the State.

*By Mr. Neill:*

Q. Have you any objection to the employees contributing?—A. Absolutely not.

Q. We had a witness here a few weeks ago, who said that it would work a hardship on the workers. It has been said that they could not make a contribution out of their present wages?—A. When the contribution is small, you cannot pay a man less than the amount, and it might throw emphasis on the necessity for higher wages.

Q. The workman would get it back?—A. He would get it back anyway in insurance.

*By Miss Macphail:*

Q. He would be a better workman, because the fear of unemployment would be lifted from his mind?—A. It is a most awful feeling.

The CHAIRMAN: The feeling of the Committee was that he should contribute something.

*By Hon. Mr. Heenan:*

Q. You referred to the Dennison Company report. What report was that?—A. This is the report of a delegation appointed in England to study conditions in the United States and Canada.

Q. Appointed by whom?—A. By the British government.

Q. Who were the principal members of the Committee?—A. Mr. William W. Mackenzie was the Chairman. The Committee was composed of business men entirely. That report emanates from a place where unemployment insurance is in existence, in the United States?—A. The Dennison Company was simply quoted in the report. Of course Mr. Dennison is a very exceptional man.

[Mr. Howard T. Falk.]