

taken much recognition of the town planning work. There has been very little done to actually improve the housing conditions of the workers.

By Mr. Neill:

Q. Have you had any instances in Montreal where whole families have been living in one room?—A. Fifty per cent of the women who use our Day Nursery live with their families in one room. That was found as the result of a piece of research work done last winter.

By Mr. Woodsworth:

Q. To make that clear, do you state that insufficient wages and unemployment lead directly to the women having to go out to work to supplement their husbands' incomes, and the taking of children out of school to go to work, and consequently sickness?—A. I cannot talk about sickness. Nothing will reveal that but expensive research work; all I can say is that these conditions, according to our relief work, prevail all the time, and it is an absolutely regular thing for women whose husbands get out of work in the winter to go out to work in order to supplement the family income.

Q. Have you any idea of the cost of sickness in Montreal? I know there was a big drive last year for the hospitals; have you any figures on that?—A.—You mean the total cost of sickness?

By the Chairman:

Q. Yes, among all classes?—A. Well, perhaps the best figures I can give you are these, that apart from private charity, they are expending \$1,500,000 a year from the Public Charities Act.

By Miss Macphail:

Q. Not on sickness?—A. They are paying that on public charities, not sickness, approximately \$1,000,000; between \$800,000 and \$1,000,000 goes on sickness, definitely. Mr. J. W. McConnell raised \$4,750,000 last year for our hospitals, and in spite of that they have to get \$150,000 more. The cost of sickness is appalling.

By Mr. Neill:

Q. That does not include the cost of lower efficiency; not only is he a consumer of natural wealth, but everybody who is connected with him is affected by it.

By Mr. Woodsworth:

Q. If we had unemployment insurance, the amount required from the state to support such a scheme would not be by any means an addition to the burden the State has to carry?—A. I would say no, certainly not.

Q. Will you extend that?—A. There is not any question in my mind but that unemployment insurance would obviate a great deal of distress brought about through unemployment. Not only would you have less people in the institutions and less people in receipt of relief; you would have all the service that results from it, and, as I think Miss Macphail said, you would have more efficient workmen. A plant, an industry, does not realize what its inefficiency is due to. They complain all the time about inefficiency, but they do not enquire as to why the inefficiency exists. You cannot work a half-starved horse, neither can you work a half-starved man. Until you have been right next the people and talked to them, know the way they live, the way they eat or the way they do not eat, you cannot talk in terms of efficiency; you cannot understand it.

[Mr. Howard T. Falk.]