

By the CHAIRMAN:—

Q.—And not in dwelling-houses? A.—I speak of some single men who have saved a good bit of money in the Post Office Savings Bank, and in the course of time have done what a great many others ought to do, take wives and settle down to pay taxes. It is a great evil amongst carpenters that they do not marry early enough, and if two-thirds of the carpenters of Toronto were married men to-day they would have something to think of besides wealth, and that would do more to end disputes and strikes than anything else.

Q.—You say they put their savings in the Post Office Savings Banks. Is that any advantage? A.—I do not know as to that.

By the CHAIRMAN:—

Q.—They get a greater rate of interest I suppose; do they not get four per cent.?

By Mr. FREED:—

Q.—Or is it that they have better security? A.—Yes, I suppose there is; I think it is better than one or two of the banks of Toronto were proved to be last week. A good many carpenters are strangers when they come here. I know two or three, who came here the last year or two from Scotland and others from London; they had a little money with them which they wanted to invest, and they asked me the best bank to put it in, and I told them that there was one bank I thought was sure enough, and that was the Post Office Savings Bank, at any rate until they got acquainted with the country, and then they would know better how to invest their money.

Q.—Have you any co-operative building societies in Toronto? A.—No, I do not think so.

W. A. DOUGLAS, Toronto, called and sworn.

By the CHAIRMAN:—

Q.—What is your occupation? A.—I am assistant manager of a Loan Company. I have prepared what I wish to say in written form, and if you have no objections I would prefer giving my evidence in that way. I may say that I come here as a representative of the Anti-Proverty Society.

(The witness then read the following paper).
To the Labor Commission from the Anti-Proverty Society.

In addressing you on the Labor problem we shall take the liberty of calling your attention to some facts respecting your present methods of distributing the products of labor.

Let two men settle on different sections of land. Years pass by, the one section continues to be a farm while the other has become the centre of a populous city. The farmer ends a lifetime of toil with a property valued from \$3,000 to \$5,000; the land owner has a property that may be worth a thousand times that sum. The service of toil rendered by the farmer has been vastly in excess of that of the land owner; but the reward of the latter has been enormously larger than that of the former. It would not be difficult to multiply examples to prove that reward is not merely not in proportion to production but that it is inversely so. That part of society which produces the most must be contented with the smallest share of the product.

In discussing this subject it is necessary to point out that there are two kinds of values marked by clear lines of distinction.

The laborer plants some seed, say that of the cotton plant. He tends the growing plant, picks the wool, spins, weaves, and at last furnishes a finished garment. This is the production of one kind of value.

The characteristics of this form of value are:

1st. Toil needed in its production.