

would not write this." They reply, "Oh, yes, we would." I have said, "All right, here is the racket. We want to pay a man half pay when he is sick more than four days, and we want this extended to twenty-six weeks—they write their policies usually for thirteen weeks—and if the fellow is not then well, and we think it is a particularly deserving case, we want to be able to run that along for a year or a couple of years." Pretty soon you get conditions such as an actuary could not figure on at all, and those insurance men just throw up their hands and quit. We are able to pay quite liberal benefits. I am or my assistant is the claims agent, and it takes us about from ten to fifteen minutes to go over eighteen or twenty claims. Fortunately the occasion is very, very rare when we find employees "Swinging the lead" or what have you. We have of course to cut down on them. We are not soft enough to let a lot to be put over on us, but at the same time we are broad-minded.

Hon. Mr. CRERAR: Mr. Dye, you spoke of a pension plan. Does the company contribute to that?

Mr. DYE: Yes.

Hon. Mr. CRERAR: Do the men also contribute?

Mr. DYE: Yes, that is contributory. The insurance is not contributory, the company pay all of that.

Hon. Mr. CRERAR: I understand that. But take the pension plan, that has as its objective the giving to the worker a pension when he reaches a certain age and retires from work.

Mr. DYE: That is correct.

Hon. Mr. CRERAR: How much does the worker contribute to that plan, supposing he is making a couple of thousand dollars a year?

Mr. DYE: I can only contribute the same as the poorest paid surface man; that is, it is not scaled according to salary—\$2.67 a month is the most that anybody can contribute.

Hon. Mr. CRERAR: That comes from the worker. Do you match that?

Mr. DYE: It costs us between two and three times that to keep the fund actuarially sound. If he is a young man we just about match it; then as he gets older we have to pay two, three, four or five times as much as he does. Before he comes to the retirement age of 65 years, as I remember, we pay five or six times as much as he does every month, but on the average over the whole payroll we pay two or three times as much as the men do.

Hon. Mr. McRAE: That is on an actuarial basis?

Mr. DYE: Oh, yes. We have the fund examined by an actuary every two, three or four years.

Hon. A. L. BEAUBIEN: That does not apply to all mining companies in Ontario?

Mr. DYE: Oh, no.

Hon. A. L. BEAUBIEN: Do you think most of them have it?

Mr. DYE: I would not say most, but a great many do have a scheme, perhaps not exactly like ours but—I do not like to name the different ones.

Hon. Mr. McRAE: In general, though, it is along the same lines as yours?

Mr. DYE: Yes.

Hon. A. L. BEAUBIEN: Must a man be so many years in the pension fund before he can retire?