

Q. Now, in regard to the limit of 60,000 lbs. capacity, for which the promoters had some reasons. Why do you object to the limitation?—A. Well, a 60,000 lb. car would be about 38 feet in length, and we consider that a car that length is sufficient.

Q. Then you don't object to the limit of 60,000 lbs.?—A. Yes, we do object, because there are cars on the Carnegie Road which carry 50 tons.

Q. Do you consider them proper cars?—A. Yes, they are as proper as cars carrying 10 tons.

MR. CASEY—Then I think we went into the ladder question pretty thoroughly. There is no objection to the clause providing for ladders so far as your road is concerned?

MR. MORFORD—No.

MR. CASEY—You have them on both end and side?

MR. MORFORD—Yes.

MR. CASEY—And I understood you to recommend that they should be on both end and side?

MR. MORFORD—Yes, for this reason: When a man comes out of his way car or caboose and there is a flat car or two next to the caboose he has to have something to help him to get on top of the box car. He can possibly swing around from the corner of the flat car and grab the side ladder but he is endangering himself in doing it. With my experience I would not attempt it, because on a dark night a man cannot see. A car may be placed on a siding on a tangent with the main track, it may be left projecting. A man undertaking to get off a flat car on to a box car by going over to the side ladder is liable to be killed. Not only that, but he is liable to be hit by switches or some other obstruction.

MR. CASEY—You think there is need for a ladder, both at the end and at the side?

MR. MORFORD—Yes, I would recommend that.

MR. CASEY—You have not offered any opinion in regard to the compensation clause, but I want to ask you a question or two concerning that. Mr. Wainwright of the Grand Trunk Railway handed us that little book setting forth the particulars of an Insurance and Provident Society which they have. Have you anything like that?

MR. MORFORD—We have an insurance. We have what we call the Railway Insurance of the men. Most of our men pay into the fund 50 cents a month. This amount is put on my pay rolls, deducted from their month's pay and turned over to the Secretary Treasurer of the Railway Hospital Association. Men, who are injured, are sent to the hospital and their maintenance paid at the rate of \$1.00 per day.

MR. CASEY—Out of this fund?

MR. MORFORD—Yes, and not only that; they are treated by the company's physician, Dr. Smith and his associates, if they are sick or injured.

MR. CASEY—Is that free of charge, or is Dr. Smith paid out of the same fund?

MR. MORFORD—Free of charge.

MR. CASEY—Who pays Dr. Smith?

MR. MORFORD—The railway company.

MR. CASEY—You do not contribute anything additional to the fund of this society?

MR. MORFORD—Yes; we give \$50 a month, besides paying the doctor's bill.

MR. CASEY—That is \$600 a year?

MR. MORFORD—Yes. We contribute to the expense of maintaining the fund, paying the secretary, and that kind of thing.

MR. CASEY—The Grand Trunk gives \$10,000 a year.

MR. MORFORD—We do not go quite as high as that. The Grand Trunk has a greater system than we have. They have two or three thousand miles of railway.

MR. CASEY—Have you divisional surgeons?

MR. MORFORD—Yes, sir. We have surgeons at Windsor, Amherstburg, Essex, Tilbury, Chatham, St. Thomas, Hamilton, Welland, Waterford, Niagara Falls, and Buffalo. In addition to that we have it arranged for any physician who is telegraphed for under my signature or Dr. Smith's, to come at once and take care of a man who is sick or injured.

MR. CASEY—Are these divisional surgeons that you speak of paid by the company?