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**INSURANCE AGAINST ACCIDENT.**

It is possible still further to assure workmen by means of a governmental system of payment to the heirs of persons killed by accident, and your Commissioners recommend the establishment of such a system. They further suggest that the Government invite tenders from insurance companies, now existing or to be established, for securing payments during disability to persons sustaining accidental injuries. (See Appendix C).

**ANNUITY SYSTEM.**

Encouragement to working people to deposit their surplus earnings in the Post Office and Government Savings Banks has been productive of incalculable good. It is believed that still greater good would be accomplished were Parliament to create an annuity system, under which working people and others might make provision for old age by periodical or occasional payments of small sums. Such system has been found practicable in France; there is no reasonable doubt that it would be quite as practicable here. It would remove from many the fear of dependence upon relatives or upon charity in their declining years, and it could be managed without expense to the Government. (See Appendix C).

**PROMPT AND FREQUENT PAYMENTS OF WAGES.**

Justice demands that the workingman be paid for his labor at frequent intervals, in cash and in full. He should not be required at any time or under any circumstances to accept pay in goods, and it is believed that if he were paid frequently and promptly he would seldom be compelled to seek advances or ask credit. The truck system of payment, which happily has but little foothold in Canada, should be prohibited. (See Appendix L).

**CURRENCY OF EMPLOYERS OBJECTED TO.**

Believing that only the Government and the chartered banks should be permitted to create money, your Commissioners recommend that the issue by any other persons or bodies of scrip, notes, tokens, or other promises to pay, or evidences of indebtedness intended to be used as currency, be forbidden by law. (See Appendix L).

**COLLECTING SMALL DEBTS.**

The charges for collecting small debts sometimes press heavily upon workmen. One witness testified that in Montreal it would be possible to seize every week for a small debt half the wages of a man earning \$7, and that the costs would exceed the sum realized, so that the debt would actually be increased instead of being gradually extinguished. Though there is no evidence that this possibility has ever been converted into a fact, more than one witness has testified to a very small debt growing to a formidable sum by the addition of costs. One witness owed \$22.50 for three months' rent. Furniture for which he had paid \$165 was seized and sold, and after the sale the debt was greater, by reason of costs, than the original sum. Six years later this man's wages were seized, and he paid 50 cents a week for two years before he was wholly relieved from the obligation. Still another witness told the pitiful story of an unfortunate who owed a grocer \$4, which, by the addition of costs, grew to \$15. His wages were seized while his wife lay ill, and in his despair the poor man took his own life. Your Commissioners believe that law costs for the collection of small debts should be reduced to the lowest possible sum, and that the garnishment of wages should be forbidden.

**CONVICT LABOR.**

Witnesses examined respecting the treatment of convicts are of opinion that these unfortunate persons should be regularly and steadily employed at productive industry. There is serious complaint that goods made in prisons are sold in compe-