ency in families, in a very large number of instances can be traced to unemployment at a previous stage. It is only natural that that should be so, because whilst we are perhaps inclined to think that the unemployed man is quick to seek relief, that is not our experience except—I am ashamed to say this in respect of my own countrymen (Englishmen) who have become demoralized before they came out here; but with the ordinary man it means that he does not seek relief until he is down and out, having burned up his furniture to supply heat, and has gone without food for himself and his wife. In dozens and hundreds of instances, where we get sickness in the winter, the history of that family in the previous winter has been one of unemployment.

In considering the whole question of unemployment and unemployment insurance, which I believe is in the back of the minds of some of this Committee, that feature ought to be considered. I would like to suggest this, that in industry, the owner of the physical machinery of industry, wood, steel, iron, or whatever it is, is extraordinarily careful that when a machine is not in use it is kept adequately cared for, oiled and so on; if not, it goes on the scrap heap, because when he wants to use it again it is no good. With human beings, who are first employed and then are unemployed, they do not receive the same attention, that is to say, they have not an income to enable them to keep themselves in repair, consequently your human machinery, your unskilled labourers in particular, are actually deteriorating in value.

Now, Mr. Chairman, there are lots of other phases of this question I would like to touch upon, but perhaps you would like to ask me some questions.

By the Acting Chairman:

Q. Before you pass from that point, your evidence is somewhat different from that given to us the other day; we had a representative from the Canadian Manufacturers' Association, who took the ground that the workers, when they are employed, should be able to lay up sufficient to provide for periods when they are unemployed. Have you any evidence to show whether they are really able to do that; is the wage sufficient during the time they are working to provide for periods of unemployment?—A. I am very glad that that question was asked by you, Mr. Chairman, for this reason, that in the Council Agencies, of which I am Secretary, we have a very able personnel of both women and men on its Committee; it is not done by professional workers. Two years ago we appointed a Committee to study the question of the cost of living in relation to wages, and I have their report before me. The personnel of the Committee was: Mrs. James Eccles, Mrs. Andrew Fleming, Mrs. H. M. Jacquays, Miss Grace Towers, with George B. Clarke, Esq., as Chairman.

That Committee did a really excellent piece of work, which your Deputy Minister of Health said had given him more information than anything else in Canada. I was not connected with it, so I can say this freely. The result of their deliberations showed that the absolute minimum necessary for the maintenance of a man, woman, and three children, which is considered a normal family for statistical purposes, was \$1,101.76. If it is permissible, I will be glad to put this report into the record. This means an average of \$91.81 per month.

(Mr. McIntosh having resumed the chair.)

The CHAIRMAN: Shall we have this statement put in, as Mr. Falk suggests, or shall he read it all? Can you read the main extracts, and then we can have the whole statement put in?

WITNESS: The amount was \$1,101.76 per annum.

(The following is the statement above referred to.)

[Mr. Howard T. Falk.]