By Miss Macphail:

Q. You said the amount was \$1,101.76 per annum; was that the absolute minimum?—A. That was the absolute minimum. There were some qualifica-tions to that. The amount is \$91.81 per month. This is only arrived at by deliberately excluding from the budget all provision for the following items; health expenditures, such as examination of teeth, medical examination, or the alternative provision for doctors' or dentists' fees, medicines, etc. The Committee went on the assumption that the family was an independent working class family, which was not expected to have to depend on charitable service of any kind, but elimination of all health or sickness allowance would force it to seek the service of charitable agencies, particularly in the event of a birth or death in the family. Next, the elimination of any higher life expenditure, such as life insurance, Christmas or birthday gifts and so forth, no union dues, no church and charity, no books, magazines, postage or stationery. These were all eliminated from that figure. Then in addition to all that, there was nothing for luxuries, amusements, tobacco, candy or household utensils. The original budget included something for household utensils, but that was left out, and there was nothing for the replacement of china, tinware, towels or bedding.

I would like to say in regard to this report that it has been examined by a great many people in various walks of life, and this amount has been considered an absolute minimum, without any provision for these things which I have emphasized.

I am taking a long time to answer your question, Mr. Chairman. I told you that the Committee was appointed to study the cost of living in relation to wages. When they had done this, they said they would not touch the question of wages, that they would put it up to the Board of Trade and the Manufacturers' Association of Montreal, that those bodies were in a better position to get at the wages than the Committee were. It is in the hands of the Board of Trade now.

We were able to get certain contract labour rates; for instance, labourers at 35 cents per hour, with a ten hour day, which produced an annual income of \$1,050, on the basis of a 300 day year. So that on the face of it the labourer, even if he is working a 300 day year (and there are very few who work 300 days in a year) cannot possibly make any provision for unemployment. The next was, helpers to blacksmiths and electricians; they were paid 40 cents an hour for a 9 hour day, which produced an annual income of \$1,080, and builders' labourers, who were paid 40 cents an hour for a ten hour day, which produced an annual income of \$1,200.

So that, Mr. Chairman, in answer to your question, I would say that for the rank and file of labourers, and I would even apply this to a number of skilled trades, because there are many who do not get anywhere near 300 days a year, it is possible to make any provision for unemployment. Electricians at that time were getting 65 cents an hour.

By Mr. Ross (Kingston):

Q. Is the helper an apprentice?—A. No, he is only a handy man; he is really learning the trade. He is not a formal apprentice; he is just like a bricklayer's helper.

By the Chairman:

Q. If I may be permitted to ask a few questions, I have one or two I would like to ask. You have had a great deal of experience with immigrants, both in the West and in Montreal?—A. Yes.

Q. Would you say that the unemployment situation in Canada has at all affected the stream of emigration to this country?—A. I would not only say so, Mr. Chairman, but I happen to have just come back from a speaking trip to

[Mr. Howard T. Falk.]