

Mr. WAINWRIGHT—In regard to this I will say that it would very seriously affect us for the reason that we have at present a Provident Insurance Society to which the Grand Trunk Company, as a company, contributes \$10,000 per annum. That Society numbers about fifteen thousand men. They are provided with doctors all over the country in sickness, and have an insurance fund in case of death. We took some years to make it popular, and to-day I can say, speaking with authority as vice-chairman, that it is popular, and gives to our men what neither legislation nor anything else could give. It does not deprive them, if they have a case, of going to the courts, and we are sued occasionally by our men. They have a sick benefit for 6 months, and on death their heirs are entitled to a certain sum. If this bill passes we should have to give up the society.

Mr. CASEY—What are the fees and benefits?

Mr. WAINWRIGHT—I did intend to bring papers on that point, but I will send them to you. It is a very moderate fee, indeed. We could not live on legislation like that and contribute \$10,000 and the time of officials to this fund. It would simply collapse.

Mr. BELCOURT—Why would it collapse?

Mr. WAINWRIGHT—Because you are making provision here that the company should be charged so much in case of injury to an employee. But we provide for that ourselves already in this society.

Mr. BELCOURT—What proportion does the \$10,000 bear to the total fund?

Mr. WAINWRIGHT—I will give you all those figures, but I cannot give them correctly from memory.

Mr. INGRAM—I understand that you pay the \$10,000 in and that there is a classification from "A" to "F". The only objection I ever heard was this. In case of accident the railway company has to have their own doctors all over the land, and suppose you did not have this society you would have to have them anyway in case of accidents?

Mr. WAINWRIGHT—Not necessarily. We might have them in big centres.

Mr. INGRAM—But you would not have them all over?

Mr. WAINWRIGHT—No. At present we have them and pay them so much per annum per capita according to the number of men. They are under call all the time.

Mr. INGRAM—But if you had no Provident Society you would have them at the head centres only?

Mr. WAINWRIGHT—That is all.

Mr. INGRAM—Under the present arrangement the company pay into the fund \$10,000 and the men manage the society themselves?

Mr. WAINWRIGHT—Yes; they elect their officers at the annual meetings. At our annual meeting a month ago, I presided in the absence of the general manager, and they came from all over, and the resolutions passed were most satisfactory to the company.

Mr. INGRAM—The officers are elected by the men?

Mr. WAINWRIGHT—Yes; the chief officers represent the company ex-officio, but the rest are elected by the men.

Mr. INGRAM—There is no fraud in the election?

Mr. WAINWRIGHT—None at all. They elect the officers themselves. At last meeting one gentleman got up and made the statement that it had been thought a few years ago that the society would not succeed because they thought it would be run from headquarters and by the officials of the company, and they were delighted to express themselves that the men had everything to say in its management.

Mr. CASEY—What representation have you on the board?

Mr. WAINWRIGHT—All officers are a committee of management to manage the fund, not on account of our contribution.

Mr. CASEY—You mean the officers of the benevolent fund are officers of the company?

Mr. WAINWRIGHT—They are ex-officio by virtue of office. They have district committees which pass on all cases and report to them.

Mr. CASEY—The management of the fund is under the chief officers?

Mr. WAINWRIGHT—It is managed by the men, but these reports are sent in by district committees to the committee of management.