

in the banks at 8 per cent. interest, but the disemployment of hundreds of thousands of workers, wealth producers, would also deplete the banks' deposits, without any compensating benefits. Further, it is not expected that all the workers' savings would be invested in Industrial Bonds:— if the worker has one dollar saved and invests fifty cents in a bond to help his job, and deposits fifty cents in the bank, every one benefits; but, if a worker is idle, he cannot invest in either. In any case, the home and family should come first, they were here before the banks, if there were no homes and families, there would be no banks.

**"ADMINISTRATION."** The proceeds of the loan could be administered by a commission of the Federal Financial department, and labor should have representation thereon.

**"CONDITIONS OF EMPLOYMENT"** All employees of workshops under Government control, as herein indicated,

should be represented by a committee, or board of works, to supervise conditions of employment. Under conditions where the workers are co-operating with the Government in financing, co-operating with them in operating conditions would follow as a matter of course.

At its coming convention, the Trades and Labor Congress of Canada, should devote earnest thought to this, and allied after the war problems, and seek to impel the Federal and Provincial Governments to,—along sane but progressive lines,—themselves, become active factors in the production of wealth, instead of drones and spenders only. Our war-widows, our war-orphans, our war-cripples, our war-debt,—the future well-being of our citizens, calls for co-operation between the citizens themselves, and between the citizens and their Governments, in the creation of wealth to meet these obligations.