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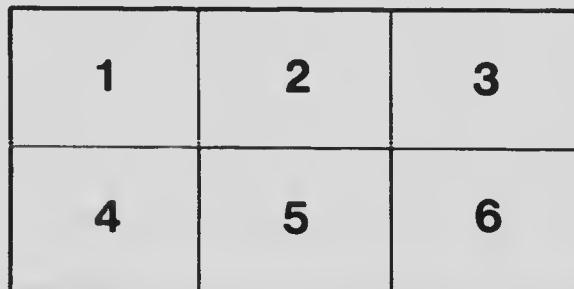
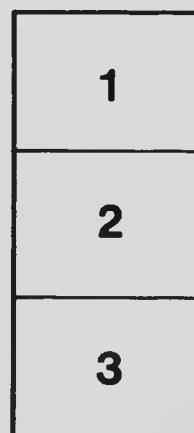
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# Memorial of The Civil Service Association.

To the Honourable the Royal Commissioners, appointed to enquire into matters pertaining to the Civil Service of Canada:

*Gentlemen:*

The members of the Civil Service Association desire in this way to testify to their satisfaction upon the appointment of a Commission to deal with matters affecting their general interests, as well as to their confidence in the sincerity of purpose and in the instincts of justice which will mark the conduct of your work. They appreciate the difficulties of your task, and cheerfully proffer any assistance which they may be able to render in the gathering of the vast mass of information upon which you must base your final judgment.

The Civil Service Association is composed of members of the so-called "Inside Membership," residing in Ottawa. On its roll of membership it has 1784 names, representing all classes in the various Departments of Government at the Capital. The recommendations in the subjoined memorandum have not only been prepared with patient care by the Executive Committee, but have also the specific approval of the members of the Association. Throughout it has been the aim of the Association to make no requests which were not founded in reason, and to present its views in a spirit of moderation and, it is hoped, not without dignity.

It may not be amiss at the outset to emphasize the somewhat unique, and generally misunderstood, position of a Civil Servant. He practically gives up his life to the service of the country. The training which his work gives him, instead of increasing his marketable stock of skill, practically unfitts him for other employment, although rendering him increasingly valuable to the State. Hence, unless he has some technical accomplishment, the loss of his position in the Civil Service is most serious. He cannot go to other governments and present his credentials of experience. Once having given up the earlier years of his life to the Civil Service he must remain there, or face the world heavily handicapped. The recognition of these important facts should therefore underlie any consideration which may be given to his case, and should at the same time preclude ordinary comparisons. These facts should suggest the need of such amelioration of existing conditions as would make the Civil Service a career attractive to the young and gifted.

The Civil Servant, it must not be forgotten, is also a citizen, and as a citizen must assume his proper share of the burdens and responsibilities of the civic community. The income of other citizens has increased<sup>1</sup> with the increased cost of living, but the salaries of Civil Servants have remained the same for practically the last forty years, except for a slight adjustment in 1903. He, therefore, finds it increasingly difficult with each succeeding year to take his proper position as a citizen, to discharge his obligations as such, and so to preserve the respect of the community of which he is a component part. Should this condition of affairs be continued, the result will be that the Civil Servant, hitherto identified closely with the public and private life of the City, will be debarred from such positions and activities as are becoming to an intelligent and cultured citizen.

As things are, the Civil Servant not only gives up his life to the service of his country, as has been said, but he must provide for every contingency, as well as for the best interests of those who may be dependent upon him, out of what is paid to him from the public treasury. It is only by the exercise of prudence and, sometimes, rigid self-denial, that he can do this in a modest way. Under existing conditions, having regard to the continuous increase in the cost of living, he finds the struggle growing harder and harder. Is it, therefore, surprising that he should view with deep personal interest the creation of a Commission to inquire dispassionately and thoroughly into matters affecting his material welfare?

The operations of The Civil Service Act are best understood by Civil Servants; <sup>Dependent upon his Salary.</sup> <sup>The Civil Service Act.</sup> They know both its advantages and its drawbacks, as the result of daily experience. The members of the Civil Service Association, therefore, accepted with gratitude your

kind invitation to make whatever suggestions they deemed advisable with respect to that measure. They herewith submit the results of their deliberations, confident in the justice of their claims and in the moderate nature of their representations, confident, too, in your disposition to give them fair and full consideration:

#### PROMOTIONS.

*The Academic Examination.*

We feel strongly with regard to what may be called the academic examination prescribed by The Civil Service Act. To expect that men who have been many years out of school and unused to study, and who, in the meantime, have given their time to the work of the Public Service, should go before a Board and submit to a somewhat severe test—for everything, it must be remembered, is comparative—in the technicalities of Grammar, Composition, and other branches of study, is at once unfair and unnecessary; for such an examination is not, in any real sense, an adequate test of their fitness for promotion. Under such a system it is a matter of common knowledge that men officially incompetent and undeserving have been advanced, while honest merit and efficiency plodded along without recognition, but not without a sense of unmerited injustice.

We have considered the whole matter with care, and now beg to recommend:—

*Recommendations.*

1. That the promotion examination prescribed by Clauses 22, 23, 24, 25, 26, 27, 28 and 29 of the Civil Service Act of 1882 be abolished.
2. That hereafter all promotions shall be made in each Department solely upon the recommendation of the Deputy Minister, and that such promotions shall be based upon merit and seniority, other things being equal.
3. That the Deputy Minister shall prescribe a written examination for all candidates for promotion, such examination to have reference only to duties of office.
4. That the Civil Service Association desires to discourage the exercise of any influence whatever from without the Departments in relation to promotions.

#### CLASSIFICATION.

*Organization of Departments.*

The Civil Service Act of 1882 was a measure prepared with considerable care. It was patterned after the Imperial Act, although not following it in all respects. It has obviously served the purpose of producing a highly organized service, and to that extent it should be commended; but twenty-five years of experience has demonstrated that it is not a perfect measure. Among the clauses that might be improved are those in relation to classification, based upon the theoretical organization of Departments. In this regard it has for some years worked injustice to some Civil Servants, and unless a remedy is applied it must continue to do harm in an intensifying degree.

*Original Theory.*

The organization of Departments in 1882, was based upon the requirements of that time. The staffs were divided, starting from the top, something like this:—3 Chief Clerkships, 6 1st Class Clerkships, 12 2nd Class Clerkships, and 24 3rd Class Clerkships. To each class a minimum and maximum rate of remuneration was fixed. Promotion from one class to another was made largely dependent upon a vacancy arising in the ranks above. For example, not one of the 6 1st Class Clerks could attain to a Chief Clerkship until one of the three in the class above should by reason of death, disability or retirement, disappear from the Civil Service List. The same was true of the classes below.

*Results of Experience.*

Looked at from the standpoint of a stationary Department, constituted in numbers like the hypothetical case to which allusion has just been made, it will be seen that there was no reasonable hope, if the original organization was adhered to, of all the 24 3rd Class Clerks ever reaching the topmost rank. Indeed, measured by the actuarial expectation of life, some of them would inevitably pass the three score years and ten without enjoying either the rank or the emolument of a 2nd Class Clerk. Thus, the theoretical organization, in fixing a limit to the number of clerkships beyond the elementary grade, would work unintended injustice in a Department having an unchanging number of clerks; but when applied to a rapidly growing Department, the injury it was capable of inflicting became relatively greater. In practice, that is precisely what has in some Departments happened. Take the Post Office Department as an illustration: In 1882, the permanent staff was made up as follows:

Chief Clerks, 7; Technical Officers, 1; 1st Class Clerks, 7; 2nd Class Clerks, 16; Junior 2nd Class Clerks, 35; 3rd Class Clerks, 44; Messengers, 5. Total 115.

*A Striking Case.*

To-day there are: Chief Clerks, 10; 1st Class Clerks, 19; 2nd Class Clerks, 42; Junior 2nd Class Clerks, 129; 3rd Class Clerks, 103; Messengers, Packers and Sorters, 26. Total, 329.

Of these, 5 First Class Clerks, 11 2nd Class Clerks, and 47 Junior Second Class Clerks are now at the maximum. Within four years 21 additional Second Class Clerks and 37 Junior Second Class Clerks will also have reached the top of their class.

Out of the too strict adherence to the theoretical organization of Departments, Extra Clerks and the rapid increase of work imposed on the permanent staffs, has grown the necessity for the employment of the very large number of extra clerks now in the Service.

There ought to be some remedy for the discouraging situation above indicated, and we beg most earnestly, therefore, to recommend:

1. That in view of the large expansion of public business, clause 6 of the Civil Service Act be applied in a more liberal spirit than heretofore with respect to the theoretical organization of Departments.<sup>recommendations</sup>
2. That it should be possible for every deserving, faithful and properly qualified Civil Servant to pass, subject to the proposed amendments with respect to promotions to at least the maximum of a First Class Clerkship.
3. That it would be a distinct encouragement to the best efforts and proper ambitions of Civil Servants to increase the number of offices above the rank of Chief Clerkships, wherever and whenever the magnitude and character of the work of a Department would justify such a course.
4. That a separate class be established, composed of professional and technical officers whose work cannot be done without knowledge of a professional or technical nature acquired through special studies not provided for in the Civil Service Qualifying Examination.
5. That in view of the fact that in some of the Departments certain officers whose duties are distinctly of a technical character are classified as clerks, it is desirable a separation should take place and they be attached to the technical classes in which they properly belong.
6. That the provision for permanent messengerships be restored.

#### SUPERANNUATION AND RETIREMENT.

This Association deems it its duty to direct attention to the general question of Superannuation and Retirement of officials.

In 1898 the provisions of the Acts relating to the grant of superannuation allowances to Civil Servants were made inapplicable to all entrants into the Service after that date. In lieu thereof, an Act was passed providing for the "Retirement of Members of the Civil Service," in virtue of which a five per cent. deduction was to be made from the salary of each Civil Servant to whom the terms of the Act should apply; said deduction to be accumulated at *four* per cent. interest, compounded semi-annually, and held in trust for such Civil Servant until the time of his retirement from the Service, whenever the same might occur.

The passage of this Act has affected the destinies of a large number of individuals; <sup>Number Affected</sup> at Dec. 31, 1906, 2,573 Civil Servants came within its scope, as compared with 2,324 who were then members of Superannuation Funds Nos. 1 and 2. At the present time, probably upwards of 3,000 persons are primarily affected, — or considerably more than 50% of the classified Service. In view of these circumstances, it is evident that if the operation of the Retirement Act be as detrimental to the Public Service as it is certainly detrimental to the interests of its members, it cannot too soon be replaced by a measure which shall have regard to the interests of all.

Although the enactment in question was designed as a substitute for superannuation,<sup>provision inadequate</sup> the practical effect of it has been to abandon the superannuation principle in fact as well as in name. In no sense can the Retirement Fund be said to do duty for a superannuation fund; even were the deduction from salary made much greater than five per cent., and a rate of interest of more than four per cent. allowed, the transaction would still be essentially a savings bank provision. The chief functions of a superannuation system are to secure efficiency and permanency of service to the State, and to make decent provision for the declining years of those who have served worthily. Neither of these objects will be attained by the Retirement Act or by any savings bank system, howsoever called. Efficient employees, having no reward before them to be gained by permanency of service, are free to choose their own time of withdrawal, while at the same time there are the usual constraints put upon the inefficient to remain. As to the other object of a superannuation system — providing for the old age of employees — it is certain that the present Act will fail of that end, as will presently be shown. Aside from this, moreover, there is something contrary to the principle of superannuation in paying out a single sum, which, even though the commuted value of an adequate pension, is manifestly subject to risk in a way that an annual or quarterly allowance can never be.

If, however, the single payment at retirement be itself insufficient to provide for the retiree's declining years, an additional grave defect is shown. A glance at the state of the Retirement Fund as at Dec. 31, 1906, will show at what a slow rate the Fund is <sup>Object of Superannuation</sup> relatively increasing. At the date referred to, 8½ years had elapsed since the inauguration of the Fund, the number of members was 2,573, and the total amount to their credit was

\$394,027.52; or only \$153.14 per member. But the figures in the following short table furnish better evidence of the meagre amounts which after long periods of service will fall to the rank and file of officials:

Range of Salary	Period of Service			Annuity purchased by retirement payment (35 years service) at, say, age 65	Superannuation Allowance Funds I and II (35 years service)
	25 years.	30 years.	35 years		
I. \$ 400 to \$1,500	\$2,110	\$2,980	\$4,030	\$461	\$1,050
II. \$800 to \$1,900	2,790	3,870	5,220	573	1,330
III. \$1,900 to \$2,400	2,880	4,160	5,710	627	1,090

NOTE.—The above ranges of salary are chosen as being on the average more or less typical. In cases I and II, salaries are assumed to increase by \$50 each year until the stated maximums are reached; in case III, by \$100 annually for the first 15 years, and thereafter by \$100 annually up to the \$2,400 limit.

Comment upon the above figures is needless. Such meagre accumulations after a lifetime of service can in no sense be regarded as sufficient for modern needs. It should be considered, too, that the deduction from the employee's salary is a forced one. To this there could be no valid objection if it rested upon some broad ground of public policy, and were equally beneficial to all concerned. Yet no employer of labour less powerful than the Government itself could hope to exact from its employees forced contributions to a savings bank scheme—or in other words, compel them to take a four per cent. investment when they could themselves invest safely at five to six per cent.

#### The principle generally recognized

On the other hand, all the important civilized Governments of the world, with one known exception, maintain superannuation systems. The British Government, as is well known, maintains, at its own sole cost, a liberal superannuation system, and the Indian Government grants exceedingly liberal retiring allowances. The exception referred to is the United States Government—an exception which is the logical outcome of a non-permanent civil list, and the operation of the "Spoils System." It is instructive to note that with the gradual dying out of that system, the agitation for civil pensions is increasing, and that there, too, the end is in sight. Banks, railway companies and industrial corporations of all kinds now provide effectively for superannuation, often times largely at their own cost, and some of the most enlightened governments of the world are earnestly desirous of granting old age pensions to the general population. In Australasia, and under another form in Germany and Belgium, a broad application of the pension idea is now in actual operation. The Canadian Government, too, has its special pension funds for the militia, the North-West Mounted Police and Intercolonial Railway employees. Why not for its other permanent employees also?

#### Contribution to Fund.

This Association, after examination of various superannuation systems, both national and private, finds in all of them a recognition of the principle that the cost should not be borne by employees alone.

The Civil Service Association, therefore, desires to place on record its earnest desire for a liberal and comprehensive superannuation scheme.

#### Provision for Old Age.

It is obvious, however, that the wishes of every Civil Servant in this matter tend in two directions: If he could be certain of old age, continued years beyond the period of active service, his interest would centre in a pension which would provide for his necessities. On the other hand, if he could foresee the closing of his career before he should enjoy the benefits of superannuation, or within a short time after his retirement, his natural concern would be for those dependents whom he would leave behind. It is manifest, therefore, that a scheme embodying both the pension and provident features would exactly meet the need of Civil Servants.

#### Provident Fund.

Happily, such a measure has been worked out by various institutions in Canada and by the Governments of other countries. The suggestion, therefore, does not involve anything that is either novel or impractical.

#### Recommendations.

Without going into details, which are capable of being developed with accuracy by the actuaries of the Government, the Association desires to declare in favour of a general measure which should secure, based on adequate abatements, supplemented by a reasonable contribution by Government:

1. A reasonable provision for Civil Servants in their old age.
2. Provision for their dependents in the event of their death either prior to or within a short time after their retirement from service.

It should, in connection with such a measure, be provided that Civil Servants now under Superannuation Funds Numbers 1 or 2, as well as those contributing to the Retirement Fund of 1898, be given the option of coming within the scope of the proposed new Act.

It would appear to us to be expedient that a Civil Servant who has contributed to the Superannuation Fund for 35 years, and who has reached the age of 60 years, should have the privilege of retirement.

It is desirable that serious consideration should be given to the case of members of the Civil Service who, before appointment to the permanent service, were continuously employed either at Ottawa or elsewhere for a term of one year or upwards, and who, upon payment of the superannuation abatements for such term might be granted the right of having the said term included in the period of service upon the basis of which superannuation is computed. The same privilege should, of course, be extended to future entrants to the permanent Service.

With regard to the Civil Service Insurance Act, this Association earnestly begs ~~insurance~~ <sup>right</sup>:

1. The limitation of insurance on the one life be raised to not less than \$5,000.
  2. The privilege of insurance be extended to female members of the permanent Service.
  3. Section 16 of the Civil Service Insurance Act be repealed.
1. Non permanent employees, whose duties are of a permanent nature, should be permitted to take out policies under the Civil Service Insurance Act.

#### PROFESSIONAL AND TECHNICAL OFFICERS

This Association is convinced of the general advantage that would accrue from ~~seen for the better~~ <sup>the</sup> placing professional and technical officers in the Civil Service upon a clearly defined <sup>new</sup> ~~new~~ classified standing.

The tendency of the time is unquestionably towards specialization. Manufacturing, industrial and transportation interests all have their technical and professional branches, such as the various kinds of engineers, legal, medical, chemical, and other scientifically skilled persons, not to speak of the more special attainments closely allied to the conduct of special businesses who receive remuneration commensurate with their special expert or technical knowledge and skill. It is a matter of common knowledge that in the world of business such persons are distinguished from ordinary clerical workers, and that recognition is given to the expenditure of time and means necessary to the attainment of the qualifications which they possess.

In so far as the Government is an employer of technical and professional persons, it is in all essential respects in a similar position. The proper performance of the public business of the country requires that technical and professional officers of the best training and highest ability should be secured and retained in the Service, which can be done only by approximating the conditions of their employment to the conditions which obtain in general business. Furthermore, it is an injustice to the regular classes of the Service that such officers should be permitted to remain in the ordinary grades. It is well known that, as a matter of fact, in many departments the presence of such officers in the usual grades obstructs the advancement of the regular clerical staff.

advantages of  
the present  
system.

This Association, therefore, upon a review of all the features involved, is clearly of the opinion that the well-being of the public service, of the professional and technical officers themselves, and likewise of the regular staff, makes it desirable that a special system of classification should be applied to the officers in question; and a recommendation to that effect has accordingly been made under the head of "Classification" proper. On account, however, of the diversified nature of the duties of such officers in the Service, and the widely differing situations in individual Departments, the Association recognizes the difficulties of indiscriminately applying the system of classification to all—a consideration which has not been lost sight of in the recommendation referred to above.

#### TEMPORARY EMPLOYMENT.

Section 91 of The Civil Service Act contemplated the employment of clerks and others to meet the "temporary pressure of work" in the various Departments. In the application of that provision, however, there developed in the Service an abnormal condition of things, quite out of keeping with the simple original purpose. There are to-day in the employment of the Federal Government at Ottawa approximately 500 male and 300 female extra employees, apart from professional or technical officers and messengers on a similar basis.

These persons although employed in the first instance to meet "the temporary pressure of work," have, owing no doubt to the rapid increase of public business, been assigned to work of a permanent character, as will be seen from the fact that 32 have been in the Service for over 20 years, 133 for between 5 and 20 years, and 648 for less than 5 years. Of this last mentioned number, 350 have served for 1 year or less; 115 for from 1 to 2 years; 81 for from 2 to 3 years; 59 for from 3 to 4 years, and 43 for from 1 to 5 years.

This anomalous situation is aggravated by an absolute lack of uniformity in the treatment of these employees. For example, in the Department of Public Works, they

have been given a classification very similar to that of the permanent staff, while in other Departments they remain unclassified—a condition sadly obstructive of the growth of *esprit de corps*.

The same absence of a rule is found in relation to salaries. Male clerks are paid annual amounts varying from \$500 to \$2,000, while female clerks receive from \$456.35 to \$850. This difference of amount no doubt arises in some degree from the nature of the work performed, but it emphasizes the need of a systematic treatment of this large class of public servants.

We realize the difficulties which will arise in any efforts that may be made to improve this situation, but it appears to us that the matter is in every respect worthy of courageous, prompt and comprehensive treatment. It is obvious, for example, that employees who form a part of the permanent working staff of a Department should cease to be dealt with as though they were employed in accordance with the spirit of clause 94 of the Civil Service Act, while those who, for adequate reasons, could not be attached to the fixed staff, should, in respect of classification, be dealt with in a manner conformable to their actual station.

The Association therefore recommends that extra employees, whose work has for the past two or more years been of a regular Departmental nature, should be made permanent.

It is also deemed desirable that a system be adopted with respect to those who might not, for sufficient reasons, be dealt with as above suggested, under which they would be subject to the regulations applicable to Civil Servants on the permanent staff, and enjoy equal rights with respect to salary increases, superannuation insurance, etc.

#### SALARIES.

To the question of salaries the members of this Association have given long and careful consideration. Having regard to the views already advanced with respect to the position of a Civil Servant, it will be seen that this matter is of paramount importance to each one of us. Yet we desire to avoid the reproach of appearing before you in what might be regarded as a very selfish light. That is to say, we prefer to rest our request for consideration upon the stern and irresistible logic of economic facts, rather than to make specific demands. Our view is that if conditions which determine the cost of living have so changed since the existing scale of salaries was established as to make our needs obvious then your course in the premises is clear and renders unnecessary any particularized representation on our part.

Hence we have devoted much attention to the collection of irrefutable evidence with respect to the cost of living. We appear in this matter in the attitude of witnesses to the truth of important facts, your function is that of judges, and we desire to avoid even the appearance of usurping your privileges. But should you wish for a declaration of views upon the matter of salaries, we will gladly bring them definitely to your notice.

The Civil Service Act of 1903, although intended as a remedy, or partial remedy for the inadequate salaries paid to Civil Servants, fell short of that aim in two respects:

A—The increases authorized were in most instances too low, even had they been put into immediate effect for all members of the Service. The following are the increases authorized for the minimum salaries of each class:

	Former Minimum	Minimum by Act 1903	Percent Increase
Chief Clerks	\$1,800	\$1,900	\$5.56
First Class	1,400	1,500	7.14
Second Class	1,100	1,200	9.09
Junior Second Class	600	800	33.33

Upon the passage of the Act all clerks who were receiving the minimum salary in any class were increased as above. But those above received an immediate benefit from the operation of the Act. True the maximum limit of each class was also raised, but as it was possible to reach it only by the usual method of the \$30 annual increments, there was necessarily a considerable lapse of time before even those persons who had previously stood at the maximum of classes could feel any appreciable benefit from this provision.

B—For all those members of the various classes who at the date of the passing of the Act stood at salaries intermediate between minimum and maximum comprising naturally the great majority of the Service there was absolutely no relief provided, either immediately or for the near future, and even now, after a lapse of almost four years, there remain 123 persons, or nearly one-eighth of the whole clerical service, who have as yet received not one cent additional salary through the operation of the Civil Service Amendment Act of 1903.

#### COST OF LIVING.

The question of the cost of living is, on the whole, the most basic of all the problems with which the Civil Service as a class has been called upon in recent years to deal. The pronounced advance in general prices, which has undoubtedly taken place in the past decade, has borne with increasing heftiness upon all, and has been the cause of widespread dissatisfaction, discomfort and embarrassment, the Civil Service belonging, in a peculiar degree, to the class by which the prevailing conditions—those of an era of almost unprecedented industrial and trade prosperity—have been most severely felt. In view of the paramount importance of the question to the welfare and happiness of its members, and in view of the unsatisfactoriness of general statements in such a matter, the Asso-

ection has felt it to be among the first of its duties to make a detailed examination of existing conditions, in order to obtain definite and comprehensive data on the subject and by subjecting the same to careful arrangement and analysis, to endeavour to arrive at an authoritative result. The Association begs leave to present herewith, for the consideration of the Commissioners, the more important findings of its investigation.

#### NATURE AND SCOPE OF THE INVESTIGATION

A word of explanation as to the method adopted by the Association in carrying out its investigation and in presenting the material collected will first be necessary.

The design of the Association included the collection and presentation of a body of statistics which would illustrate, in accordance with a thoroughly comprehensive plan, the relative cost of living in the city of Ottawa during the opening week of June of the present year and the same period of 1897, or exactly ten years ago. The work of collecting and collating these statistics divided itself naturally into two main parts, in accordance with the varying nature of the information sought. In the first place, the question of general retail price tendencies had to be dealt with; in the second place, a number of other considerations, almost as important, but not properly to be included under the general heading of prices, such as rentals, wages, interest, etc., called equally for investigation. In connection with the former, a list was compiled of the commodities which enter most prominently into cost of living, with the idea of securing a series of comparative retail quotations at the two dates named. The list includes meats, fish, poultry, provisions, groceries, fruits, dry goods, clothing, furs, leather goods, furniture, house furnishings, hardware, woodware, crockery, fuel, lighting, stationery, drugs, jewellery and other classes of goods. Though extended, the list does not claim to be minute; it does claim, however, to be thoroughly representative of the principal commodities of consumption, and to omit no class which commonly involves expenditure to the average civil servant. Under the second heading, the investigation covered rentals, including land valuations, building, taxation, and board and lodging; wages of labour, professional services and education; and interest and insurance.

As to the manner of presentation, it was thought that with a statement sufficiently comprehensive, the approximate movement of prices would be indicated without elaborate analysis, especially as it developed in the course of the inquiry that, in the case of practically all of the leading staples, the general tendency of prices lay unmistakably in the same direction. In order, however, that the final return might be as exact and succinct as methods available would allow, the Association has applied to these statistics a system of "weighting," i. e., of taking into account the relative importance of the several commodities as entering into cost of living, in accordance with the plan approved by leading authorities on the subject, viz., by estimating the cost at the two periods of a series of budgets drawn up to represent the scales of living that prevail in different grades of the service.

The survey was limited to the ten years' period for two main reasons: First, the advance complained of has taken place within the period; and secondly, the accessibility and resultant accuracy of the material had to be considered, the Association having to consult the convenience of those through whose courtesy alone the information was obtainable. The period also synchronizes with the very pronounced expansion that has taken place in the service, which at present contains a large body of employees who were not affected by conditions prevailing previously. Moreover, the demands upon those of long standing in the service have naturally increased with their advance in years and responsibilities, men having married, families having increased, etc. Added to this is the fact that the general scale of living, by which all, however unwillingly, are bound, has altered greatly since the beginning of the present era of prosperity.

The authorities from whom the information was sought consisted, for the most part, of representative local store-keepers whose trade is with members of the Civil Service. Wholesalers were consulted in a few instances, but with reference solely to retail prices. Real estate agents, physicians, dentists, insurance agents, large employers of labour, etc., furnished the information used in the second part of the inquiry. A full list of the firms and individuals supplying data is given in an appendix to this memorandum\*. Every effort was made to secure absolute accuracy, the price quotations being taken, in the majority of cases, for both 1897 and 1907, from the day book records of actual purchases. They cover in each case exactly the same quantity and quality of material at exactly the same time of the year. Every return considered by the Association was under the signature of the dealer supplying it. In addition, from two to five distinct quotations from different sources were obtained for every commodity, in order that there might be no room for individual errors as well as a complete verification of all tendencies shown.

#### ARRANGEMENT OF SUBJECT MATTER.

The material collected by the Association, the findings based thereon, etc., are set forth in this memorandum, under five main headings, as follows:

\* See appendix B.

- I. Retail prices, 1897 and 1907.
- II. Rentals, wages, interest, etc., 1897 and 1907.
- III. Comparative budgets, 1897 and 1907.
- IV. Corroborative evidence.
- V. Conclusion.

#### I. RETAIL PRICES -1897 AND 1907.

The first division of the inquiry—that under which the bulk of the statistics collected by the Association falls—has reference to retail prices at Ottawa in June, 1897, compared with prices of the same commodities in June of the present year. The inquiry, as above stated, covers all staple articles of consumption. In view of this fact, and of the exceeding importance of detailed information in an inquiry like the present, it has been thought advisable to gather into a single table all of the information collected by the Association on the subject of prices, and to set forth the same as an appendix to this memorandum (<sup>†</sup>) reserving for the memorandum proper a statement of a descriptive and general character relating to the outstanding facts and tendencies shown by the detailed list of quotations. This will avoid excessive minuteness of statement while enabling everything in the way of a deduction or generalization to be verified at a glance by reference to the particular facts on which it is based. No such deduction or generalization, it may be said, will be found in the present memorandum that is not capable of being so verified. In the table itself, it will be seen, a reference number is attached to every item, the key to which will be furnished to the Commissioners. In this way the authority for every statement made may be traced. A column will also be found for remarks, in which further information is given or light thrown on the nature of the deductions made from the comparative quotations.

The table contains, in all, comparative quotations for 364 commodities. The actual number of quotations given is 663. Of these, no less than 578 show an increase, while 75 denote that no change has taken place, and of 10 that a reduction has gone into effect.

We may examine now, in outline, in the light of the table, some of the main tendencies in retail prices in Ottawa during the past ten years, dealing with the several groups in the order in which they appear in the table.

*Meats.*—Fresh meats and bacon have increased from 45% to 50% in the past ten years. This is a thoroughly conservative estimate. In some lines, as, for example, poultry, the increase has been much higher, ranging from 40% to 116%. The lowest rate of advance shown in the whole table is 25%, the advance which is recorded for sausages. Bacon has advanced 45%, beef 50%, veal 57%, and mutton 53%. Tinned meats have increased about 30%, and tinned fish in the neighborhood of 25%.

*Fish.*—Staple fresh fish, including salmon trout, salmon, white fish and halibut, have advanced 30% to 50%. Fresh herring has doubled in price. Rarer varieties, such as brook trout, have trebled. Salt fish have remained in some lines unchanged, but salt herrings have increased 40%. Tinned salmon and sardines have advanced 20%, and tinned lobsters 40%.

*Dairy produce.*—The most pronounced advance under this heading has taken place in eggs, the statistics showing that prices are fully 50% higher than ten years ago. Butter is on an average 25% dearer, and milk 20%, while Canadian cheese costs 28% more than in 1897.

*Groceries and other provisions.*—It is difficult to generalize with precision, but house-holders probably find that food products other than meats and dairy produce have increased 30%. It is noticeable that the commodities which have shown the largest advances are among the most important to the housekeeper, as for example, bread, potatoes and apples. Some of the most representative advances are: Flour, 10% to 25%; rolled oats, 20%; tapioca, 50%; macaroni, 20%; bread, between increases in price and decreases in the weight of the loaf, 40%; confectionery, 30%; tinned vegetables, probably 30%; tinned fruits, 25%; potatoes, 50%; maple syrup, 20%; spices, 15% to 20%; tea (cheaper grades) 16 2-3%; dried apples, 60%; prunes, 25%, and nuts 20%. Under fruits, apples have advanced 40%. Pickles and sauces, jams and jellies, soups, and the few other lines which have not shown material increases are upward in tendency, and promise to move forward in the near future. Sugar is subject to periodical fluctuations, but has been on a considerably higher level for the past six months than at the same time ten years ago.

*Dry Goods.*—General dry goods have shown a decided advance. Typical examples are: Shirts, 20% to 27%; sheetings, 24% to 29%; factory cottons, 25% to 60%; prints, 25%; muslins, 20% to 25%; ginghams, 20% to 25%; flannelettes, 20%; flannels, cashmeres, mohairs, lustres and silks, 20%; linens, 25%; tweeds, 30%; threads, 20%; rib-

<sup>†</sup> See appendix A.

bous, 25%; blankets, 30%. Many other staple lines will be seen in full in the table. It would be safe to estimate the general increase at 20% to 25%.

*Clothing.*—It was the consensus of opinion that clothing has advanced to the same extent as dry goods. Men's suits cost from 20% to 30% more, and underwear about 20% more. Men's furnishings are on the whole 20% higher, advances being promised for the autumn. Millinery has greatly increased, and such lines as have not increased in price have deteriorated in quality.

*Furs.*—Furs, a necessity in this climate, have shown an enormous advance. A rate of 50% increase is a frequent entry in the table, and in several cases prices have all but doubled. Muskrat-lined coats for men are 25% to 35% dearer, and coon coats \$50% dearer. Ladies' Persian-lamb coats are on an average 25% higher, showing in the case of mink and otter double that rate of increase.

*Footwear.*—The average advance shown is probably 20%. The \$3.50 boot of 1897 now sells for \$4. and \$4.25. Repairs are 25% more expensive. New soles were previously 75c. and new heels 25c.; now, new soles are 90c. and new heels 35c.

*House Furnishings.*—Curtains have advanced 20% to 40%; carpets, 12% to 35%; blinds, up to 20%, and oil cloths and linoleums, up to 25%.

*Furniture.*—The average rate of advance is probably between 15% and 25%. Pianos are somewhat higher in price, but the instrument has been improved.

*Kitchen Utensils.*—The utensils in most frequent use, such as pails, tubs, mops, and brushes, have advanced 25% to 50%. Tinware and nickel-plated ware show quite as high a rate of increase. Cooking stoves have advanced 20% to 25%.

*Crockery and Glassware.*—Some lines have advanced 10% to 25%, while others have remained with little change.

*Hardware.*—In hardware lines a prevailing increase of 25% to 30% was noted, with a number of lines considerably higher. Cutlery is 25% dearer, and nails show about the same rate of advance. Tools are from 20% to 100% higher, with garden tools 20% higher. Galvanized iron has increased 25% and bar iron 28%. Rope, twine and tarred felt show heavy increases, ranging from 33 1-3% to 83%. Wire is from 10% to 35 1-3% higher. The wholesale price of metals, especially of tin, copper, zinc and lead have been on an almost unprecedentedly high level for several months past. Lead is so high that its producers have ceased to earn bounty under the Dominion Act.

*Paints.*—The advance has been very marked. White lead, the base of all good paint, has increased 50%. Oils and turpentine have increased by 66 2-3%, and Paris green by 75%. Varnishes are up 10% to 20%, and mixed paints 18%. Wall papers show only slight variations.

*Leather Goods.*—Trunks, bags, portmanteaus, belts and purses are materially higher than in 1897. The rates of advance shown in the table range from 15% to 40%.

*Books and Stationery.*—Books, magazines, pens, inks, and writing paper are unchanged, and pencils and fountain pens are somewhat cheaper. Printing paper, card-board, etc., however, and the rates charged for binding, engraving and other processes involving the employment of labour, have advanced 20%.

*Druggists' supplies.*—Drugs for prescription purposes have slightly increased, while the other articles usually handled by druggists have advanced from 25% to 50%. Patent medicines have declined.

*Jewellery.*—Watches are somewhat cheaper than ten years ago, but clocks have advanced from 10% to 20%; silverware, 20% to 35%; optical goods, 10%; and miscellaneous jewellery, 10% to 15%.

*Tobaccos and Cigars.*—The smoker pays probably 15% to 20% more for his luxury than in 1897. Pipes, pouches and sundries have advanced to that extent, and though staple plug tobaccos have remained at the same price, the wholesalers have advanced rates, while package tobaccos and cigars have increased 10% to 25% to the consumer.

*Sporting goods.*—The sportsman pays on the whole from 10% to 25% more for his goods than in 1897. Bicycles, guns and fishing tackle are cheaper, owing to improved manufacturing methods, but in every other line the advance shown is pronounced. The general demand to which all classes are forced to conform has been recently for a higher standard of goods, so that recreation in the form of sport has become considerably more expensive in the past decade.

*Fuel and lighting.*—For eight months of the year the fuel problem is a pressing one in Ottawa. Coal has advanced 11% and wood probably 30% in the decade. This is a heavy item to the Civil Servant. Lighting, both gas and electricity, has materially declined in price, the decrease amounting to 52% in the case of electricity and 26% in the case of gas. Gas for cooking is 12% cheaper. Coal oil (American) is about the same, i.e., double the price charged in the United States, but the Canadian article has advanced 25%.

## II.—RENTALS, WAGES, INTEREST, ETC., 1897 AND 1907.

In the second part of the Association's inquiry are included, under a somewhat loose classification, the subject of rentals, wages and interest—or prices as specially applied to the use of land, labour and capital—together with certain kindred matters that may be treated in this connection.

## A.—RENTALS.

In collecting information with regard to rentals, two sources were applied to: (1) representative real estate agents, and (2) members of the service itself who have been householders, whether as owners or tenants, for a period of ten years or upward. In the case of the latter, a circular communication was sent out in two departments, the inquiry being extended so as to include taxation and the prices paid for board and lodging. From both sources the same result was shown, viz., an increase ranging from 25% to 36%.

The returns received from real estate agents may be summed up in the following table, the statistics included in which have been certified to as typical of conditions in 1897 and at the present time:

TABLE No. 1 SHOWING COMPARATIVE RENTALS, OTTAWA, 1897 AND 1907.

CLASS AND LOCALITY OF DWELLING	1897			1907		
	6 Rooms	8 Rooms	10 Rooms	6 Rooms	8 Rooms	10 Rooms
<i>In Good Residential Parts</i>						
Tenement houses*	\$10.00	\$15.00	\$18.00	\$15.00	\$20.00	\$22.00
Semi-detached houses	12.00	15.00	20.00	16.00	21.00	24.00
Self-contained houses	15.00	17.00	22.00	20.00	23.00	30.00
<i>In Poor Residential Parts</i>						
Tenement houses*	\$8.00	\$10.00	\$12.00	\$12.00	\$15.00	\$18.00
Semi-detached houses	10.00	12.00	15.00	14.00	16.00	20.00
Self-contained houses	12.00	15.00	18.00	16.00	18.00	22.00

\* i.e. The inferior houses in row.

The rate of advance has varied considerably according to the size and location of the house. In Centre-town the advance has been from 20% to 30%, and on Sandy Hill about 25%. In the Glebe the advance has been from 40% to 50%, while in New Edinburgh, a working man's quarter, no advance took place until the past eighteen months, since when about 12% has been added to rentals. Houses to rent at from \$10.00 to 20.00 have been and are very scarce in Ottawa, with rentals proportionately high; above that rate a fair supply has been maintained.

The following table contains the returns received from twenty-one civil servants who have lived in the same house continuously for the past ten years. This table is not a selection of returns, but represents the entirety of the information obtained in reply to the circular above mentioned:

TABLE No. 2 SHOWING COMPARATIVE RENTALS, OTTAWA, 1897 AND 1907.

Reference No.	1897.	1907.
1	\$12.00	\$15.00
2	12.50	15.00
3	12.00	15.00
4	10.00	14.00
5	10.00	12.00
6	22.00	35.00
7	23.00	35.00
8	20.00	25.00
9	18.00	23.00
10	12.00	16.00
11	18.00	25.00
12	20.00	28.00
13	13.00	15.00
14	15.00	20.00
15	8.33	15.00
16	15.00	20.00
17	12.00	18.00
18	20.00	26.00
19	20.00	27.00
20	24.00	35.00
21	15.00	22.00

The average rate of increase shown in the above table is 36%. It may be added that the only returns received indicating that the same or a smaller rental is being paid, contained the explanation that a smaller house or one in an inferior locality is

being occupied. The growth of the city has caused an increasing use to be made of the street cars, a consideration which may fairly be mentioned in connection with rentals, and which, for the ordinary family, means an additional expenditure of \$50—\$75 per year.

#### *Real Estate and Building.*

The advance in rentals is explained when one compares the price of real estate in 1897 with that prevailing in 1907, and the cost of building in the respective years.

A number of specific instances might be cited of property changing hands at largely enhanced prices during the decade. The annual reports of the Civic Assessment Department, however, furnished the most satisfactory evidence of a general nature available. That for the current year shows an estimated increase in land values of \$1,697,550 during 1906 alone. Compared with 1903 the increase is \$4,671,265 or 44% in four years. "Real estate in Ottawa", continues the same report, "is steadily advancing and sales are being freely made at good prices." So numerous, in fact, have been the transfers and so marked the advance in values that an almost general increase was made in assessments last year in order to bring the roll within reasonable distance of the intention of the Act.

Typical advances in assessments during the past ten years on houses occupied by Civil Servants in different quarters of the city are as follows:—

TABLE OF COMPARATIVE ASSESSMENTS, OTTAWA 1897 AND 1907.

Locality.	1897.	1907.
1. Somerset Street	\$4,875	\$6,400
2. Ligar Street	4,950	5,050
3. Daly Avenue.	4,000	4,725
4. Wilford Street	1,000	1,150

No improvements were made on these properties during the decade.

The above indicates an advance of 20 per cent.

Building Contractors, as a result of the enormous increase in the price of lumber, other material, and labour, charge on a conservative estimate 45% more than they did in 1897. A contractor who tendered for the building of a house for \$3,500 in 1893, was asked to estimate, at 1907 prices, the cost of the same house, using identical plans and specifications. His price was \$5920. Another contractor who figured on a contract last year at \$4500, increased his price to \$5,700, within twelve months. A third contractor assured the Association that he had temporarily gone out of business owing to the risk involved in the rapid advance of prices.

#### *Taxation.*

The tax rate in 1897 was 2.05; in 1907 it is 2.06%, a small increase. The extent of the general increase in assessments, is shown concretely in the following table based on returns received in reply to the circular already referred to and showing the amount of taxes paid by Civil Servants on the same properties in 1897 and 1907:—

TABLE SHOWING TAXES PAID ON RESIDENTIAL PROPERTIES, OTTAWA, 1897 AND 1907.

Reference No.	1897.	1907.
1	\$ 86.15	\$103.12
2	90.00	101.00
3	50.00	90.00
4	106.39	136.20

The increased expenditure on taxes revealed in these figures amounts to 20%, and they are presumably typical.

#### *Board and Lodging.*

A word may be added here with regard to board and lodging, as representing rentals and prices in combination. Board in Ottawa has advanced 20% during the past five years and 25% to 35% within the decade. Table board which in 1897-1900 could be obtained at from \$12.00 to \$15.00 per month, now costs from \$15.00 to \$20.00, and further advances are in contemplation. A furnished attic room could be rented for \$4.00 per month and a first class furnished room for \$10.00 per month in 1897. These now cost \$6.00 and \$18.00 to \$20.00 per month respectively. Board and room, which together cost \$15.00 to \$25.00 in 1897, now cost \$20.00 to \$33.00. In connection with boarding rates the information obtained from members of the service through the circular above mentioned is as follows:—

TABLE SHOWING PRICES OF BOARD OF SAME QUALITY, OTTAWA, 1897 AND 1907.

Reference No.	1897.	1907.
1	\$12.00	\$18.00
2	15.00	20.00
3	12.00	20.00
4	15.00	23.00
5	19.00	23.00
6	16.00	25.00
7	16.00	21.00
8	16.00	24.00

## B.—WAGES.

Labour considered as a commodity, is one of the most important that enters into cost of living. The average member of the Civil Service is affected by variations in the price or wages of labour in two ways: First, he is a direct employer of labour to a limited extent, in the way of domestic servants, odd-job men and the other help involved in the up-keep of a household. If, in the case of repair work, etc., he employs his labour through a contractor, he pays not only the workman's wages but the contractor's percentage of profit thereon, so that an advance in the rate affects him in a double way. Secondly, he is concerned with the rest of the community, to a very marked degree, in any rise or fall of wages, whenever he consumes any commodity into the production of which labour has entered. The advance of wages during the past decade is, of course, reflected in the prices of many of the goods which have been quoted above, which prices, as in the case of employment through a contractor, include also the rate of profit of the manufacturer. Inasmuch, however, as the list of commodities above mentioned is necessarily limited, while the effect of the wages increase is all prevailing, it was thought that the accompanying table showing comparative wages in 1897 and 1907 of the most important classes of labour which find employment in Ottawa would have an interest of its own. It is based throughout on the direct testimony of the most representative local employers of the several classes. The table has the additional value of illustrating the extent to which the scale of remuneration for employees has advanced in the great world of industry. The government itself is a direct employer of labour (mechanics, railway hands, labourers, etc.) to the extent of upwards of 15,000 men. In Ottawa alone 578 mechanics and laborers are employed by the single Department of Public Works. The table, therefore, being of general application, will indicate how the Government has found it necessary, owing to current conditions, to advance the scale of remuneration when it enters the industrial field. In the case of the printers in the Printing Bureau, who number over 300, the Government has by schedule appended to an Act of Parliament (1904) agreed to pay the rates of wages established by custom in the cities of Montreal and Toronto.

TABLE SHOWING COMPARATIVE WAGES AND HOURS OF LABOUR, OTTAWA, CAN., 1897 AND 1907.

Class	Wages		Hours (per week)		Remarks.
	1897.	1907.	1897	1907.	
<i>Agriculture</i>					
Farm hands	\$180-\$190 per year	\$240-\$300 per year			Increase, 45%.
<i>Mining (mine)</i>					
Foremen	\$1.60 per day	\$2.50 per day			
Drillers	\$1.35-\$1.50 per day	\$2.00 per day			Increase, 50%.
Handymen	\$1.10-\$1.15 per day	\$1.50 per day			Increase, 40%.
Splitters in factories (girls)	\$1.25-\$1.35 per day	\$1.50-\$1.00 per day			Increase, 33 1/3%.
					Increase, 100%.
<i>Lumbering and Sawmilling</i>					
Bushmen	\$13-\$20 per month	\$30-\$40 per month			Increase, 100%.
River drivers	\$45 per month	\$45 per month			Increase, 28%.
Sawyers	\$1.75-\$2.50 per day	\$2.75-\$3.50 per day	60	60	Increase, 47%.
Pilots	\$1.30 per day	\$1.65 per day	60	60	Increase, 20%.
Stringer Sawyers	\$1.55 per 1000	\$1.65 per 1000			Increase, 6%.
Teamsters	\$1.25-\$1.50 per day	\$1.50-\$1.75 per day	60	60	Increase, 18%.
Sawmill labourers	\$1.25 per day	\$1.60 per day	60	60	Increase, 20%.
					Increase, 28%.
<i>The Building Trades</i>					
Stonecutters					
Marlins	\$3.33 per hour	\$4.44 per hour	54	44	For 9-10 hours less work per week, the net earnings of the average workman have increased 10%.
Bricklayers	\$2.50-\$2.75 per hour	\$3.47 per hour	50	50	Contractors' wages bills have increased 50-65%.
Plasterers	\$2.25 per hour	\$3.47 per hour	50	50	
Carpenters	\$2.20-\$2.25 per hour	\$3.40 per hour	50	50	
Lathers	\$1.50-\$1.75 per day	\$2.25 per day	50	50	
Painters & Glaziers	\$1.25 per 1000	\$1.50 per 1000			
Plumbers & Steamfitters	\$1.55 per day	\$2.25 per day	50	50	
Roders	\$20-\$25 per hour	\$30-\$37 per hour	50	50	
Sheet Metal Workers	\$1.75 per hour	\$2.25 per day	50	50	
Builders' Labourers	\$20 per hour	\$28 per hour	50	50	
	\$124 per hour	\$25 per hour	50	50	

\* The board given to bushmen and river drivers has greatly improved in quality during the past 10 years.

TABLE SHOWING COMPARATIVE WAGES AND HOURS OF LABOUR, OTTAWA, CAN., 1907 AND 1907 - (continued)

Class	Wages.		Hours (per week).		Remarks
	1907.	1907.	1907.	1907.	
<i>The Metal Trades</i>					
Machinists	\$1.35-\$2.00 per day	\$2.50-\$2.75 per day	60	60	Increase, 58%.
Boltemakers	\$2.00-\$2.25 per day	\$2.75 per day	60	60	Increase, 26%.
Electrical workers (dynamo men)	\$40-\$50 per month	\$45-\$60 per month	60	60	Increase, 55%.
Linenmen	\$1.00-\$1.00 per day	\$1.60-\$1.00 per day	60	60	Increase, 40%.
Iron founders	\$1.50-\$2.00 per day	\$2.25-\$3.00 per day	60	60	Increase, 50%.
Cornmakers	\$1.25-\$1.75 per day	\$2.00-\$2.75 per day	60	60	Increase, 50%.
Dismalists	\$1.50-\$1.75 per day	\$2.50-\$2.75 per day	60	60	Increase, 50%.
Brass workers	\$1.50-\$2.00 per day	\$2.25-\$3.00 per day	60	60	Increase, 50%.
Stove mounters	\$1.75-\$2.00 per day	\$2.00-\$2.50 per day	60	60	Increase, 20%.
Blacksmiths	\$2.00-\$2.50 per day	\$2.50-\$3.00 per day	60	60	Increase, 22%.
Horseshoers	\$8-\$11 per week	\$10-\$15 per week	60	60	Increase, 31%.
<i>The Woodworking Trades</i>					
Pattern makers	\$2.00-\$2.15 per day	\$2.75-\$3.00 per day	60	60	Increase, 48%.
Upholsterers	\$10-\$15 per week	\$12-\$15 per week	60	60	Increase, 15%.
<i>Sash and Door Handicrafts.</i>					
Large circular saw hands	\$1.50-\$2.50 per day	\$2.50-\$3.50 per day	60	60	Increase, 50%.
Small circular saw hands	\$1.25-\$2.00 per day	\$1.50-\$2.50 per day	60	60	Increase, 24%.
Box saw hands	\$1.25-\$2.00 per day	\$1.50-\$2.50 per day	60	60	Increase, 24%.
Hand saw hands	\$1.25-\$2.00 per day	\$1.50-\$2.50 per day	60	60	Increase, 24%.
Master hands	\$1.25-\$1.75 per day	\$1.50-\$2.50 per day	60	60	Increase, 33%.
Planer hands	\$1.25-\$1.75 per day	\$1.50-\$2.50 per day	60	60	Increase, 33%.
Shaper hands	\$1.25-\$2.00 per day	\$1.50-\$2.50 per day	60	60	Increase, 33%.
Striker hands	\$1.25-\$2.00 per day	\$1.50-\$2.50 per day	60	60	Increase, 33%.
Machine hands	\$1.25-\$2.00 per day	\$1.50-\$2.50 per day	60	60	Increase, 33%.
Turners	\$1.15-\$1.20 per hour	\$1.50-\$2.50 per hour	60	60	Increase, 24%.
Stairbuilders	\$1.20-\$1.25 per hour	\$1.25-\$1.30 per hour	60	60	Increase, 19%.
Doormakers	\$1.25-\$1.75 per day	\$1.50-\$2.00 per day	60	60	Increase, 22%.
Sash and blind makers	\$1.25-\$1.75 per day	\$1.50-\$2.00 per day	60	60	Increase, 16%.
Frame makers	\$1.25-\$1.75 per day	\$1.50-\$2.00 per day	60	60	Increase, 16%.
Bench hands	\$1.25-\$1.75 per day	\$1.50-\$2.00 per day	60	60	Increase, 16%.
Bench helpers	\$1.25-\$1.75 per day	\$1.50-\$2.00 per day	60	60	Increase, 16%.
Cabinet makers	\$1.20-\$1.25 per hour	\$1.25-\$1.30 per hour	60	60	Increase, 22%.
Polishers and Finishers	\$1.20-\$1.25 per hour	\$1.25-\$1.30 per hour	60	60	Increase, 22%.
Labourers	\$1.00-\$1.20 per day	\$1.20-\$1.50 per day	60	60	Increase, 26%.
<i>Group A. Wagon Establishments</i>					
Blacksmiths	\$0.50 per week	\$10.50-\$15 per week	60	60	
Blacksmiths' helpers	\$0.80 per week	\$8.00 per week	60	60	Increase, 50%.
Blacksmiths' finishers	\$1.70 per week	\$10.00 per week	60	60	Increase, 33%.
Body builders	\$10.00 per week	\$12.50-\$15 per week	60	60	Increase, 33%.
Top builders	\$10.00 per week	\$12.50 per week	60	60	Increase, 33%.
Wheelwrights	\$1.00 per week	\$11.00 per week	60	60	Increase, 25%.
Machine hands (wood)	\$0.90 per week	\$10.50 per week	60	60	Increase, 22%.
Shaper hands	\$1.00 per week	\$15.00 per week	60	60	Increase, 16%.
Sticker hands	\$10.00 per week	\$12.00 per week	60	60	Increase, 33%.
Painters (general)	\$7.50 per week	\$10.00-\$13 per week	60	60	Increase, 20%.
Strippers	\$1.50 per week	\$11.50-\$15 per week	60	60	Increase, 33%.
Varnishers	\$1.90 per week	\$12-\$15 per week	60	60	Increase, 33%.
Top builders	\$1.90 per week	\$12.50 per week	60	60	Increase, 33%.
Trimmers	\$1.90 per week	\$12.50 per week	60	60	Increase, 33.8-34%.
Cabinet makers	\$1.90 per week	\$12.50 per week	60	60	Increase, 33.8-34%.
Carriage mounters	\$1.80 per week	\$12.50 per week	60	60	Increase, 40%.
Labourers	\$1.70 per week	\$9.50 per week	60	60	Increase, 55%.
<i>The Printing and allied Trades</i>					
Compositors (hand)	\$11.00 per week	\$14.00 per week	54	54	Increase, 18%.
Compositors (machine)		\$16.00-\$21 per week			
Pressmen	\$12.50 per week	\$15.00 per week	60	54	Increase, 40%.
Bookbinders	\$11.00 per week	\$14.00 per week	54	54	Increase, 33%.
Lithographers	\$13-\$20 per week	\$18-\$28 per week	54	54	Increase, 27%.
Transcribers	\$12-\$16 per week	\$18-\$28 per week	54	54	Increase, 44%.
Pressmen	\$11-\$16 per week	\$16-\$24 per week	54	54	Increase, 60%.
Stonemasons	\$9-\$10 per week	\$11-\$12 per week	54	54	Increase, 55%.
Stereotypers	\$12 per week	\$15-\$21 per week	60	54	Increase, 33%.
					Increase, 56%.
<i>The Clothing Trades</i>					
Journeymen tailors	\$7-\$12 per week	\$12-\$18 per week			
Shoe makers and repairers	\$7-\$10 per week	\$9-\$12 per week	60	54	Increase, 57%.
Garment workers					Increase, 50%.
On shirts and overalls	\$1-\$4 per week	\$5-\$8 per week			
On waists and skirts	\$2-\$3 per week	\$3-\$6 per week			
<i>Food and Tobacco Preparation</i>					
Journeymen Bakers	\$7-\$10 per week	\$10-\$13 per week			
Cigar makers	\$5-\$13 per 1,000	\$6-\$14 per 1,000			
					Increase, 54%.
<i>Leather Trades</i>					
Saddlers	\$8-\$9 per week	\$10-\$11 per week	66	60	
Machine hands (female)	\$2-\$3 per week	\$3-\$5 per week	66	60	Increase, 23%.
Foremen	\$11 per week	\$15 per week	66	60	Increase, 60%.
Journeymen Leatherworkers	\$9 per week	\$12 per week	66	60	Increase, 33%.
Storemen	\$10 per week	\$14 per week	66	60	Increase, 33%.
					Increase, 30%.

\*Taking into account the shortening of hours.

TABLE SHOWING COMPARATIVE WAGES AND HOURS OF LABOUR, OTTAWA, CAN., 1897 AND 1907. — (Continued)

Class	Wages		Hours per week		Remarks.
	1897	1907	1897	1907	
<i>Transport.</i>					
Stage Coach Employers					
1st year	\$1.40 per day	\$1.75 per day	60	60	Increase, 16%.
2d year	\$1.50 per day	\$1.85 per day	60	60	Increase, 20%.
3d year and over	\$1.50 per day	\$1.95 per day	60	60	Increase, 30%.
Taximeters	\$1.25 per day	\$1.50 \$1.60 per day	60	60	Increase, 20%.
Expressmen	\$1.25 per day	\$1.40 \$1.60 per day	60	60	Increase, 20%.
<i>Civic Employees.</i>					
Firemen, grade I	\$1.00 per year	\$1.50 per year			
Policemen	\$1.50 \$2.00 per month	\$2.00 \$2.50 per month			Increase, 28%.
Street cleaners	\$1.00 \$1.25 per day	\$1.50 \$1.80 per day			Increase, 40%.
<i>Miscellaneous.</i>					
Retail clerks					
Delivery Employers	\$6-\$10 per week	\$8-\$15 per week			
Stenographers	\$8-\$12 per week	\$8-\$18 per week			Increase, 11%.
Restaurant Employers	\$2-\$8 per week	\$4-\$15 per week			Increase, 30%.
Bartenders	\$2-\$8 per week	\$3-\$10 per week			Increase, 75%.
Domestic servants	\$8-\$10 per week	\$10-\$15 per week			Increase, 50%.
	\$8-\$10 per month	\$12-\$15 per month			Increase, 33%.
<i>Unskilled Labour.</i>					
	\$1.00 \$1.10 per day	\$1.50 \$1.75 per day			Increase, 40%.

It will be seen from the table that there is not one class of labour employed in Ottawa that has not received a very material increase in wages during the past ten years. The advances, in fact, range from 20 to 100 per cent, those in the most important classes ranging for the most part from 25% to 50%. The farmer who sells his produce on the market has to include in the price asked an advance of 45% in the cost of hired help. The Builders' wages bill is on the whole 50% higher than in 1897, the plumber, the bricklayer and the carpenter having advanced rates to exactly that extent, while introducing other arrangements that have forced the cost of labour upward. The lumber camps, saw-mills and planing mills have had to offset in their prices advances ranging from 20% to 100% in wages, while workers in wood and metal have added from 20% to 50% to the cost of their labour. Printers charge at least 40% more than in 1897, tailors 40%, bakers 35%, and leather workers 40%. Domestic service is paid 50% more, the rapidly increasing wage paid to female workers in men picking, garment making, match tie servants, moreover, do less work for their wages than previously. These and many other kindred facts will be seen in full detail in the table, a number of classes whose increased wage does not immediately affect the consumer, such as civic employees, etc., being added for the sake of the evidence they adduce as to the general character of the movement toward a much higher level of wages.

As partaking largely of the nature of personal services or labour, reference may here be made to the rates charged by such classes as barbers, cabmen, laundrymen etc. It costs 25c to-day for hair cutting, where it cost 15c in 1897. The scale on which cabmen have advanced their rates is shown in the following extract from the municipal regulations governing the tariff for licensed carriages:

	1897.	1897.
<i>Two Horse Vehicle by the Hour.</i>		
One to four passengers for 1st hour	\$1.25	\$1.00
Each subsequent quarter of an hour	.25	.20
<i>One Horse Vehicle by the Hour.</i>		
One to four passengers for first hour	1.00	.75
Each subsequent quarter of an hour	.20	.15

Livery stable keepers have advanced rates to a corresponding degree, to meet increasing expenses for fodder, repairs and hired help. Laundry prices are in the main unchanged, though upward to the extent of 5% in a few lines, and, with the increasing cost of labour and supplies, upward in general tendency. In the final resort, undertakers have doubled their charges, a funeral which was furnished in 1897 for \$40.00 costing \$75.00 to-day.

#### Professional Services.

The tendency among physicians, dentists, etc., has been to advance fees, though it is difficult to give definite returns. The tariff charged by physicians for medical attendance is about the same, but surgeons' fees have doubled. Fees at hospitals have considerably increased, those at the Maternity Hospital which were \$12.50 for a private room in 1897 having been advanced to \$20, or 60%, to-day. Semi-private rooms have advanced from \$7.50 to \$13.00 or 73%. At St. Luke's Hospital, private wards have advanced from \$10.00 to \$14.00 per week. Professional nurses were paid \$10.00

per week in 1897; they now obtain \$15.00 to \$18.00. Dentists have had to offset an advance of 50 per cent in the cost of artificial teeth and of 100 per cent in the price of platinum which is in greater use to-day than 10 years ago. A full upper set of artificial teeth which in 1897 cost \$15.00, to-day cost \$20.00, and the general scale of fees has advanced 25 per cent.

#### *Education —*

The cost of education has advanced considerably within the decade. In the public and separate schools there has been a marked increase in teachers' salaries, while the expenses incurred for new buildings have kept pace with the general expansion. In 1897, public school lands and buildings in Ottawa were valued at \$181,900, today they are valued at over \$400,000. The monthly salaries of 81 public school teachers aggregated \$46,415 in 1897; today 147 teachers receive \$104,820 monthly, while the number of teachers in the separate schools has advanced from 67 to 128, and the monthly salaries bill from \$10,495 to \$44,060. This must be met by increased taxation which, though it has not resulted in any material increase in rates, accounts in part for the advance in assessment dealt with above.

In the matter of secondary education, the fees charged by the Collegiate Institute are the same as in 1897. The Association, however, begs to point out the very high rate at which these are placed, namely \$20.00 for forms 1, 2, and 3, and \$25.00 for forms 4 and 5. This is higher, the Association is assured, than the rate in any other city or town in the Dominion. Fully 50% of the children in attendance at the Collegiate Institute are children of Civil Servants. The increasing scale of salaries, here also as in the public and separate schools, must be met by increased taxation. The fees charged by the convents and ladies' colleges, which may be regarded as covering tuition in music, painting, stenography, etc., have advanced 20% all round in the decade.

The city offers no facilities for those desirous of proceeding to a degree in applied science, law or medicine. This is particularly felt by members of the service for the reason that from the nature of their occupation they cannot offer their children a place in any established business or enterprise, the only start in life they are able to give them being a thorough training.

#### C. INTEREST

The general tendency of interest during the final quarter of the nineteenth century was steadily downward. Since the opening of the present century however, not only has this movement been arrested, but a decided impetus has been given in the opposite direction, with the result that the general rate is higher to-day than at any time since 1894. This is made clear in the following table, compiled by the Insurance Branch of the Department of Finance, Canada, which shows the average rates of interest earned on combined mean invested funds of Canadian Life Insurance Companies each year for the past 20 years:

AVERAGE RATES OF INTEREST EARNED ON COMBINED MEAN INVESTED FUNDS OF CANADIAN LIFE INSURANCE COMPANIES FOR EACH OF THE RESPECTIVE YEARS SPECIFIED.

Year	Mean Invested Funds \$	Average Rate Percent Earned
1886	—	6.29
1887	—	6.57
1888	—	5.83
1889	—	5.71
1890	—	5.50
1891	—	5.51
1892	—	5.37
1893	—	5.35
1894	—	5.21
1895	31,789,000	4.08
1896	31,975,000	4.08
1897	38,612,000	4.57
1898	43,543,000	4.63
1899	48,306,000	4.52
1900	53,614,000	4.56
1901	50,019,000	4.66
1902	66,387,000	4.75
1903	73,719,000	4.80
1904	82,114,000	4.80
1905	92,121,000	4.91
1906*	—	5.10

\* Estimated

With regard to the rate at which private loans for small amounts may be obtained, this will be found in general by adding from one to two per cent to the rates shown in the table, according to the nature of the security offered. Cash loans on security of the best commercial bonds command at present about seven per cent interest. The rate on first-class mortgage loans, such as would be negotiated by Civil Servants building or purchasing homes, is about 5½ per cent on loans of \$2,000 and upwards, and 6 per cent on loans of smaller amounts. Five years ago the rate was at least one half per cent lower, and from 1900 to 1903 it was possible to raise money, in sums of \$2,000 and over,

on real estate up to one half of its value, at 5 per cent. The rapid growth of western Canada, the general industrial development, joined to the lack of transportation facilities to market the grain crops, by creating a scarcity of capital for the promotion of enterprises, have been the causes of this change.

*—Insurance—*

There has been a decided increase within the decade in the life insurance rates charged by the life companies. If the review is extended further into the past, the difference is accentuated. A single representative example will suffice: In 1892 a straight life policy for \$1,000 could be purchased, at 30 years of age, from the North American Life Insurance Company, for \$22.25 per annum. The identical policy costs today \$24.25.

Fire insurance rates have advanced 70 per cent during the decade on certain classes of risks, including down town property. Brick dwellings, with first-class roofs in the central portions of the city, insure for about the same rate, namely 65 cents per \$100. In the eastern portion of the city, and in the neighbouring City of Hull, rates on dwelling houses since the great fires of 1900 and 1902 have doubled and trebled.

**III. COMPARATIVE BUDGETS, 1897-1907**

With a series of quotations as comprehensive in scope and uniform in tendency as the above, there is perhaps small need of seeking more explicit demonstration as to the trend of cost of living. It will be seen at a glance, that, with the exception of a very few commodities, of which lighting gas, fuel gas and electricity are the most important, the great staples of consumption have been upward to a very marked degree. It is, in fact, this universality of the upward movement that renders the situation so serious. Merchants have not only the advances of manufacturers and wholesalers to meet; but increased rentals, wages bills, and practically every item of expenditure in their establishments have to be calculated in fixing prices, and the whole series of advances act and react upon each other to a degree that makes relief extremely difficult. It will be of interest, however, notwithstanding the lesson of the above on its face, to apply the test of two or three comparative budgets, in order to obtain not only some definite measure of the advance as a whole but the degree to which the conditions illustrated are felt by persons of differing incomes.

In the first place, let us note, by means of an average weekly budget of necessities, the extent to which the advance has been felt by a family of five on an income of, say, \$750 per annum, spending in the neighbourhood of \$10 per week for food, lighting and rent (\*).

**AVERAGE WEEKLY EXPENDITURES ON STAPLE FOODS, FUEL, LIGHTING AND RENTALS FOR A FAMILY OF FIVE; INCOME \$750 PER YEAR; 1897-1907.**

Commodity	Quantity	Price, 1897.	Price, 1907.
<b>Meats</b>			
Beef,			
Sirloin steak	2 lbs	.25	.36
Chuck roast	2	.20	.30
Boiling beef	3 lbs	.15	.21
Lamb,			
Forequarter	2 lbs	.15	.25
Pork,			
Fresh...	1	.10	.14
Salmon (smoked)	1 ton	.10	.17
Fresh fish	1 lb	.10	.15
Bacon	1	.14	.20
Lard	2 lbs	.20	.30
Eggs,			
Fresh	1 doz	.20	.30
Packed	1	.15	.22
Milk	6 quarts	.30	.50
Butter,			
Creamery	1 lbs	.22	.28
Dairy	2	.60	.72
Bread			
Cheese	12 pounds	.60	.84
Flour,	1 lb	.13	.18
Pastry	2 lbs	.15	.26
Strong Bakers	0	.120	.13.8
Rolled oats	6	.18	.21
Rice	3 lbs	.30	.37.5
Sugar,			
Granulated	4	.18	.20
Yellow	2	.08	.09
Tea,			
Black,			
Green	1 "	.10	.16
Coffee	1 "	.08	.10
Potatoes	1 "	.09	.10
Wood	2 pecks	.16	.30
Cord	1 cord	.70	1.00
Cord oil	1 & ton	.80	.80
Cod oil	1 gal	.30	.30
Rent ...	per week	2.50	3.50
Total		\$9.00	\$12.17

\*At average prices the year round.

The commodities and quantities included in this budget are a slight modification of those employed in similar calculations in the United States as applied to the working classes.

It will be seen that the advance in cost of living, according to this calculation, for families of the income mentioned, has been approximately 31.3 per cent (\*\*). Clothing and other articles on which the advance has been less pronounced than on the staples mentioned in the budget, are not included in this estimate, and some reduction will have to be made on this account, though it should be remembered that advances in staple food products are especially important, inasmuch as they entail the cutting down of expenditures on other less necessary commodities. It would be safe to say that the above showing warrants the general conclusion that for families living in Ottawa on incomes varying from \$600 to \$900 per year, the rate of advance in the decade lies between 30 and 35 per cent.

We may now note, as an illustration applicable to the other extreme of the Service, a monthly budget representing average or typical expenditures of a member of the Service whose living expenses approximate \$2,000 or upwards per year.\*

AVERAGE MONTHLY EXPENDITURES ON FOODS, FUEL, LIGHTING, DOMESTIC SERVICE AND RENTALS FOR A FAMILY OF FIVE, INCOME \$2,000 PER YEAR 1897-1907

Commodities.	Price, 1897	Price, 1907
Meats, bacon, fish, poultry, etc.	\$ 7.00	\$10.00
Butter (10 lbs.)	1.52	1.48
Milk (80 qts)	1.00	1.80
Eggs (1 dozen)	.30	.50
Bread (150 lbs.)	3.75	5.50
Cheese (5 lbs.)	.65	.90
Flour (25 lbs.)	.52	.57
Rolled Oats (24 lbs.)	.72	.84
Rice, tapioca, sugar, etc.	1.10	1.00
Potatoes (1 bushel)	.50	1.00
Tea (1 lb.)	1.50	1.00
Coffee (1 lb.)	1.00	1.00
Sugar (40 lbs.)	1.80	1.00
Other groceries, fruits, etc.	8.00	2.00
Coal (1 ton) ...	6.50	10.00
Fuel gas ...	2.00	7.25
Light ...	3.00	3.00
Furniture, additions and repairs	3.00	1.00
Kitchen utensils and repairs	3.00	1.00
Life and fire insurance	10.00	12.00
Laundry	8.00	10.00
Dry goods and clothing	10.00	20.00
Boots and repairs	2.00	2.50
Rent, etc.	25.00	35.00
Total, . . . . .	\$116.76	148.94

It will be seen that a scale of living which at present necessitates the expenditure of approximately \$1,800 a year could have been maintained in 1897 for approximately \$1,400. In other words, the advance in the decade has amounted to 28 per cent.

In connection with the above, it should be borne in mind that the method of applying budgets does not take into consideration the advance in the scale of living, which, however resisted, it is impossible wholly to overcome. From the second budget, in particular, it appears that not only has the Civil Servant been unable to make allowances for this, but he has been forced to reduce the scale at which he lived ten years ago if he would maintain a margin of safety between his receipts and expenditures.

The expenditures for families living on salaries between these extremes show by similar tests a proportionate rate of increase. Typical expenditures for necessities by a family of five living on a salary of \$1,200 reckoned at 1897 and present prices are as follows:

	1897.	1907.
Rent . . . . .	\$18.00	\$23.00
Fuel . . . . .	5.50	7.00
Food . . . . .	30.00	40.00
Clothing . . . . .	18.00	20.00
Light . . . . .	1.00	.50
Servant . . . . .	7.00	10.00
Total, . . . . .	\$77.50	\$100.50

The increase shown is approximately 30%. The prices of 1897 left a margin of \$22.50 per month for insurance, recreation, medicines, education, superannuation, church contributions, water rates, and other sundries. *These have to be met to-day by reductions on the primary necessities.*

\* If electric light is used instead of coal oil this percentage would be reduced to 32 per cent. If gas is used the percentage would be 33 per cent.

\*\* The individuals and quantities shown in this budget are based upon a number of lists of expenditures furnished by members of the service.

## IV. CORROBORATIVE EVIDENCE.

The above statement, as was pointed out at the beginning of this memorandum, applies to Ottawa alone. But if testimony from outside points be regarded as corroborative, it may be had in great abundance. Throughout the Dominion the steady increase in the cost of living, especially since the beginning of the present century, has been the subject of repeated comment, and, in almost every city or centre of employment, of more or less careful examination. About a year and a half ago, for example, the Ontario Educational Association went carefully into the whole matter, in connection with the arrangement of teachers' salaries, with the result that an increase amounting to thirty per cent. was shown. Within the past three months, an estimate made by the Synod of the Church of England in the City of Quebec placed the increase within the decade at a much higher rate. In the City of Toronto, an investigation conducted with care and minuteness during the present spring by the Department of Political Economy of the University of Toronto also showed a higher rate of increase. These examples could be multiplied.

But the most convincing evidence in this connection is the general process of adjustment of wages and salaries to the new conditions, which has been in progress for some six or eight years past among the industrial classes and others throughout Canada and which constitutes, economically considered, one of the most important features of the decade. Almost every demand for increased remuneration preferred during the past seven years has been based upon the increased cost of living, and the extent to which employers have raised the scale in response may be fairly considered as gauging the admitted advance in living expenses.

The local aspect of this, in so far as wage-earners are concerned, has been already incidentally touched upon in connection with the discussion of the advance in the price of labour as a commodity. It should be added, however, that the conditions revealed in the table of wages in Ottawa, set forth above, are common to almost every centre in Canada of similar size and industrial importance. According to statistics published by the Canadian Department of Labour, hundreds of increases, involving, in many cases, several thousands of employees, have gone into effect during the past five years. In 1905, over 1300 such increases took place, and in the past year over 180, while the record of both these years was exceeded in 1903, and will probably be largely exceeded this year. Municipal employees in the past three years have had their salaries increased in practically every city of importance in Canada. It should be remembered also that the statistics of the Department of Labour in this connection include only changes granted to definite bodies of workpeople, of which full details were obtainable, and that individual increases, which have contributed the chief impetus to the upward movement of wages in the agricultural, railway construction, manufacturing and other industries, are not considered. On the whole, it would certainly be within the mark to say that in the effort to equalize earnings with expenditures, the general level of wages in Canada has increased by 25 per cent. since 1897 (among outside workers it has considerably exceeded that rate), while the upward tendency is probably more active at the present moment than at any time in the past decade, with the exception of the spring of 1903.

With the view of extending this aspect of the inquiry to a class having several points in common with the Civil Service, a special committee was appointed by the Association to inquire from the general managers of banks throughout Canada as to the movement of staff salaries during the past ten years. Letters were forwarded to 22 of the leading banks of the country and answers were received from all. The information thus obtained showed the extent of the increases granted, the estimated increase in the cost of living on which the salary increases were based, the extent to which allowances are made to cover special instances of increased cost of living, and the extent to which the practice of granting bonuses prevail. A table setting forth in full detail the information received from the banks in this connection will be delivered as a confidential document to the Commissioners. It may be stated here that the percentages of increase shown in bank clerks' salaries range from 10 to 100, and that 16 out of the 22 banks are in the habit of giving bonuses to their staffs in addition to their regular salary. Many of the banks make special allowances to their staffs, ranging from \$100 to \$300 per annum, in the larger cities of Ontario and Quebec and throughout the Northwest Provinces and British Columbia, to meet the greater expenditures necessary in these localities. The estimated increase in cost of living ranges from 10 to 20 per cent. in the small towns and from 25 to 45 per cent. in the larger cities.

*Prices in the United States.*

In the United States, conditions, social, economic and industrial, are much the same as in Canada. Tendencies in prices, based as they are on these and other phenomena shared in common, are as a rule identical in the two countries. In the United States we have at least two authorities whose findings with regard to cost of living after the most accurate methods may be regarded as conclusive. These are the mercantile agency of R. G. Dun and Company of New York, noted the world over as an authority on prices, and the United States Department of Labour, at Washington, D. C.

The history of prices compiled by R. G. Dun and Company, dates back to the year 1860. The arrangement, however, under which the survey is at present conducted was begun only on January 1st, 1898, since which date the record covers the cost of the same quantity of the same articles on the first day of each month, an unbroken monthly record for nine years. Wholesale prices alone are considered. To render comparisons easy the quotations are reduced to the form of index numbers under a series of seven headings, including breadstuffs, meats, dairy and garden produce, other foods, clothing, metals, and miscellaneous. Under the heading of breadstuffs, wheat, corn, oats, rye, barley beans and peas are included. Meats include live hogs, beef, sheep, lard, tallow and other provisions. Dairy and garden produce include eggs, butter, vegetables and fruits. Other foods include fish, liquors, condiments, sugar, tobacco, etc. Clothing includes woollens, cottons, other textile goods, hides, leather, boots and shoes, etc. Metals include pig iron, coal, petroleum and other manufactured and partially manufactured products. The miscellaneous class embraces lumber, lath, brick, lime, glass, oils, paints, fertilizers, drugs, etc.

The comparative index numbers<sup>\*</sup> shown for these commodities on January 1st, 1898, and on January 1st, 1907, are as follows:

Class of Commodity	Index number Jan. 1, 1898	Index number Jan. 1, 1907	Increase per cent.
Breadstuffs	113.511	109.070	-3.40
Meats	7.340	9.130	19.00
Dairy and garden produce	12.174	14.965	27.45
Other foods	8.012	9.700	20.00
Clothing	11.631	19.637	71.07
Metals	11.572	18.087	54.00
Miscellaneous	12.184	10.386	-9.29
Total	79.946	107.261	34.18

It will be seen from this table that the index number representing the general level of prices on January 1, 1898, was 79.946, whereas on January 1st, 1907, the number was 107.261. In other words, the increase in wholesale prices in the United States during the nine years in question was upwards of 34 per cent.

The statistics prepared by the Department of Labour, Washington, refer to both wholesale and retail prices, the latter record being on the whole of greater value in the present connection as being less sensitive to mere passing changes in conditions, and as representing the actual disbursements of the consumer. The record of the Department, wholesale and retail alike, goes back to 1890, a year of exceptionally high prices in the United States, and the latest return brings the inquiry only to 1905, since when a marked increase has admittedly taken place. In both wholesale and retail prices, however, the general level was found by the Department to be higher in 1905 than in any previous year covered by its investigation. The wholesale prices quoted are for a series of 259 commodities classified under nine general groups as follows: Farm products, food, clothing, fuel and light, metals and implements, lumber and building materials, drugs and chemicals, house furnishings, and miscellaneous. The prices quoted are, for the most part, those of the New York markets, except for articles having their primary market elsewhere. As in the case of Dun and Company, an index number has been calculated. Reckoning average wholesale prices for the decade 1890-1900 as 100, wholesale prices in the United States are shown by the official return to have increased from 89.7 to 115.9, or 29.2 per cent., between 1897 and 1905. In the case of retail prices, also, the general level was found by the Bureau to be in 1905 at the highest point of the sixteen year period. Bread, butter, cheese, chickens, eggs, fish, milk, mutton and veal were the chief items contributing to this high level. Compared with 1896, the advance in bacon was shown to be 43.5 per cent.; in Irish potatoes, 43.1 per cent.; in eggs, 41.8 per cent.; in fresh pork, 30 per cent.; in salt pork, 31.9 per cent.; in flour, 29.3 per cent., and in cornmeal, 28.6 per cent. The advance in foodstuffs alone when the articles quoted are given a weight according to their consumption in the average family of small means, was shown to have been 17.7 per cent., since 1890, and 12.1 per cent., when compared with the average for the ten year period, 1890-1900. On the whole, reckoning average prices for 1890-1900 as 100, retail prices in the United States were in 1890, 102.1; in 1891, 103.4; in 1892, 101.8; in 1893, 95.8; in 1897, 96.3, and in 1905, 112.5. In other words, the advance in the eight year period falling within the field of the present inquiry, amounted to twenty-seven per cent. (27%), with the strong probability that it would considerably pass 30% if the record were extended to the present time.

#### V. CONCLUSION.

To conclusion, the Association wishes merely to emphasize, by way of recapitulation, the important points that it has sought to make clear in the preceding statement. If the evidence it has collected is correct, the price of nearly every staple commodity, com-

\* In reckoning these numbers due provision is made by Dun's for weighting. The method adopted by Dun is to multiply the price obtained for each commodity by the average per capita consumption per annum in the United States, and to add the totals, the result being the number.

stituting the very basis of existence, has advanced to a degree that - without liberal provision to counteract - will soon cause not only distress but impaired efficiency in the service. Rents, wages, and other kindred expenditures have been shown to be quite as strongly upward as prices. Applying these facts in the most practical way possible, it was found that to the man of low salary the increase in cost of living during the past ten years has amounted to 30-35%, while to the man of higher rank and remuneration, it has been at least 26% to 30%. These are not guesses, but results based upon approved methods of dealing with statistics of this nature, and they are within rather than outside of the facts. The serious nature of the situation is expressed more clearly in the terms of salary, when it is said that the man receiving \$900 in 1897 would require fully \$1,200, and the man receiving \$1,500 fully \$1,900, to live with the same degree of comfort in 1907.

One additional point is worthy of special mention. Extraordinary as the present conditions are, there is no sign on the industrial or economic horizon that portends a change. The great prosperity in which the whole country is rejoicing shows not the slightest indication of abatement. As a matter of fact, what signs there are point uniformly to continued industrial and trade expansion, the only embarrassment that threatens being the lack of facilities - those of transportation, in particular - to reap the splendid harvest to the full. Prices, therefore, may be expected not only to remain high, but to show still further advances. It will be remembered that in several important items in the table, wholesale prices were mentioned as having shown an advance to which the retail prices have not as yet responded. This is full of significance, founded as the wholesale advances are on sound economic conditions. "With regard to price movements," says the *Toronto Globe* of June 21, 1907, "it is probable that all of the influences which have tended to keep prices to retailers down will vanish with this summer's trade. Cottons are expected to have a decided increase . . . Woollens will also be higher. There will be no way to escape higher prices throughout the whole textile trade." Of significance, too, in this connection, are the liberal advances in the wages of labour which have been so characteristic a feature of the present spring season, and which include in a large number of recent agreements specific provisions for still further increases in 1908. The printers in Toronto during May obtained a sliding scale of advances covering a period of five years. It is surely the irony of fate that these and similar phenomena, indicating as they do the greatest blessing that can befall a country in an era of all-embracing prosperity - should spell hardship and renunciation to the Country's servants.

For final word in this connection, the Association begs to repeat that, in the case which it has presented above it has avoided scrupulously the picking and choosing of facts, but has endeavoured honestly, and with impartiality, to find some measure for a condition, the existence of which indeed, requires no proof (for it is acknowledged by all) and about which the only question that can arise is one as to its precise intensity.

J. L. PAYNE,  
*Secretary*

A. G. KINGSTON,  
*President*

Ottawa, June 26th, 1907.

## APPENDIX A.

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN.—JUNE, 1897 AND JUNE, 1917.

Reference Number	Commodity (Exact Quality stated)	Price (for same quantity or measure)		Remarks
		June, 1897	June, 1917	
<i>Fresh Meats and Bacon</i>				
47	Beef—Barding (Round)	12½ c. per lb.	18 c. per lb.	
47	Beef—Chuck (Round)	8 c. per lb.	18 c. per lb.	
30		10 c.	11 c.	
47	Beef—Barding	4 c. per lb.	8 c.	Increase, 100%
30		5 c.	8 c.	
47	Veal—Fore	1 c. per lb.	8 c. per lb.	
30		1 c.	10 c.	
47	Veal—Loin	1 c. per lb.	7 c.	
30		10 c.	12 c.	
47	Veal—Cutlets	12 c.	15 c.	
30		10 c.	10 c.	
47	Mutton—Fore	10 c.	10 c.	
30		8 c.	10 c.	
47	Mutton—Loin	7 c.	10 c.	
30		7 c.	10 c.	
47	Pork—Fresh	10 c.	14 c.	
30		10 c.	14 c.	
47	Pork—Salted	90 c. 50 per cent	90 c. per cent	
30	"	10 c. per lb.	14 c. per lb.	
47	Bacon (Green)	9 c. per lb.	12 c.	
30	"	10 c.	11 c.	
47	Bacon (Smoked)	10 c.	11 c.	
30	"	11 c.	16 c. 18 c.	
10	" (Fearnman's)	12 c.	18 c.	
25	"	12 c.	21 c.	
47	Sausages	15 c.	21 c.	Increase, 15 per cent
30	"	14 c.	17 c.	
47	Hams	13 c.	16 c.	
30	"	13 c.	18 c.	
10	" (Fearnman's)	12 c.	18 c.	
25	"	14 c.	20 c.	
47	Turkey	14 c. per lb.	20 c.	
30	"	12 c. per lb.	17 c.	
47	"	8 c. 10 c. per lb.	15 c. 17 c. per lb.	Increase, 25%
30	"	10 c.	18 c.	
3	"	10 c.	18 c.	
47	"	11 c.	18 c.	
30	"	5 c.	20 c.	
10	"	10 c.	17 c.	
25	"	50 c. per pair	91 c. 180 per pair	Increase, 50-100%
3	"	50 c. per pair	91 c. 180 per pair	
17	Geese	10 c. per lb.	15 c. per lb.	
30	"	6 c. per lb.	10 c.	
10	"	10 c. per lb.	14 c.	
3	"	50 c. each	91 c. 25 each	
25	Ducks (Farm)	7 c. per lb.	10 c. per lb.	
28	" (Black)	9 c. per lb.	15 c. 20 c.	
		90 c. per pair	91 c. 180 per pair	Increase, 110% Increase, 60%
<i>Canned Meats</i>				
30	Canned Beef			
0	" (Havre)	14 c. per lb.	18 c. per lb.	
3	"	12½ c.	15 c. "	
30	Tongue	15 c. "	18 c. "	
10	"	20 c. "	30 c. "	
3	"	25 c. "	30 c. "	
30	Boned Turkey	30 c. per lb.	35 c. per lb.	
10	"	30 c.	40 c.	
3	"	25 c.	30 c.	
10	Sardines (Albert, halves)	20 c. 35 c.	25 c. 40 c.	
25	"	25 c.	30 c.	
3	"	25 c.	30 c.	
3	Herring	12½ c. "	15 c. "	
3	Mackerel	15 c. "	15 c. "	No change
		15 c. "	17 c. "	No change
<i>Salt Fish</i>				
3	Cod			No change
3	Herring			No change
28	"	10 c. per lb.	10 c. per lb.	
3	Haddock	15 c. 21 c. per dozen	25 c. per dozen	
				Increase, 42% No change

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE, 1907.

Reference Number	Commodity [Exact quality stated].	Prices. [for same quantity or measure]		Remarks.
		June, 1897.	June, 1907.	
<i>Fresh Fish:</i>				
28	Salmon Trout	10 c. per lb.	13 - 15 c. per lb.	Advance, 30 - 50%.
28	White Fish	9 - 10 c. "	13 - 15 c. "	Advance, 33 1/3 - 50%.
28	Haddock	5 - 6 c. "	5 c. "	Advance, 45%.
28	Salmon	20 - 25 c. "	25 - 30 c. "	Advance, 44%.
28	Shad	20 - 25 c. apiece	\$0 - \$1.50 a piece.	Advance 41 2/3%.
28	Halibut	12 - 13 c. per lb.	15 - 18 c. per lb.	Advance, 36%.
28	Mackerel	13 - 15 c. "	15 - 18 c. "	Advance, 30%.
28	Herring	20 - 25 c. per doz.	40 - 50 c. per doz.	Advance 100%.
28	Liver fish (strings)	10c or 3 for 25c.	15c per string.	Advance, 50%.
28	Brook trout	10 - 15 c. per lb.	30 - 50 c. per lb.	Advance 220%.
<i>Dairy Produce:</i>				
3	Milk	5 - 6 c. per qt.	5 - 6 c. per qt.	Increase, 20%.
25	Butter (Gregory)	23 c. per lb.	28 c. per lb.	
3	" " "	20 - 25 c. "	25 - 30 c. "	
10	" " "	21 c. "	30 c. "	
25	" (Hairy)	23 c. "	25 c. "	
10	" " "	19 c. "	28 c. "	
3	" " "	17 - 22 c. "	20 - 25 c. "	
10	Eggs (Fresh)	12c per doz.	20 c. per doz.	
25	" " "	12 c. "	22 c. "	
3	" " "	20 - 20 c. "	25 - 30 c. "	
10	" " Packed)	20c per doz. *	30c. "	Increase, 60%.
3	" " "	15 c. - 20 c. "	18 - 25 c. "	Increase, 46%.
25	Cheese (Canadian)	15 c. "	18 c. "	Increase, 46%.
3	" " "	14 c. "	17 c. "	
10	" " "	12 1/2 c. "	18 c. "	Increase, 28%.
<i>Provisions:</i>				
25	Flour (Strong Baker's)	\$2.10 per cwt.	\$2.30 per cwt.	Not much change.
10	" " "	3 c. per lb.	3 1/2 c. per lb.	Not much change.
3	" (Pastry)	\$2.25 per cwt.	\$3.00 per cwt.	Increase, 10%.
25	Baked Oats	3 c. per lb.	3 1/2 c. per lb.	Increase, 25%.
3	" " "	3 c. "	4 c. "	
10	Germ Meal	\$1.90 per sack	\$2.15 per sack	
3	Corn Meal	3 c. per lb.	5 c. per lb.	
25	Hive (B. Brand)	10 c. "	12c. "	
25	Tapioca	5 c. "	10 c. "	
10	" " "	5 c. "	10 c. "	
3	Sago	7 c. "	12 c. "	
10	" " "	5 c. "	10 c. "	
3	Barley (pearl)	.07 per lb	.10 per lb.	
25	" " "	.05 "	.10 "	
10	Starch	.06 "	.07 "	
3	" " "			
25	Corn Starch	.07 10 "	.07 - .10 "	
3	Soda	.03 "	.10 "	About same price.
3	Cream of Tartar	.25 "	.40 "	Increase, 20%.
3	Baking Powder (Standard)	.20 - .50 "	.20 - .50 "	Increase, 161%.
3	Beans (dry)	.03 "	.04 "	Little change, but wholesale price will eventually follow.
3	Peas (dry)	.03 "	.04 "	
3	Macaroni	.12 1/2 "	.15 "	
3	Salt	.08 per bag	.10 per bag	
49	Bread			
25	Biscuits			Pan bread has increased 40% in price.
57	Buns, cakes, etc.			All kinds have advanced 10%.
51	Confectionery			Have advanced 25%.
<i>Tinned Vegetables:</i>				
3	Tomatoes	\$1.00 per doz. tins.	\$1.20 per doz. tins.	Increase, 20%.
10	Tomatoes (Little Chief)	.10c. per tin (No. 3.	.13 per tin, No. 3.	Increase, 30%; price rising.
25	Tomatoes (Simcoo)	4 No. 3 tins for 25c.	2 No. 3 tins for 25c.	Increase, 100%.
10	Corn (Little chief)	.10 per tin No. 2	.10 per tin No. 2	Price rising.
25	Corn (Simcoo)	4 No. 2 tins for 25c.	.10 per tin No. 2 tins	Increase, 60%.
3	Corn	\$1.00 per doz. tins	\$1.00 per doz. tins	Price rising.
10	Peas (Little Chief)	.10 per tin No. 2	.10 per tin No. 2	
3	Peas	.00 per doz. tins	.10 per doz.	
25	Peas (Simcoo)	4 No. 2 tins for 25c	.10 per No. 2 tin	
10	Beans (Little Chief)	.10 per tin No. 2	.10 per tin No. 2	
3	Beans	\$1.00 per doz. tins	\$1.00 per doz. tins	
<i>Green Groceries:</i>				
3	Potatoes	50-75c. per bag	\$1.00 - \$1.25 per bag	Prices of green groceries vary; there has been an average advance of 20% in past ten years.
10	Cabbage	20-25c. per doz	\$1.25 per bag	
25	Tomatoes	9-10c. per gal		
32	Turnips	20-25c. per bag		
32	Corn	7c. per doz		
32	Cauliflower	10-15c. each		
32	Beets	2 3c. per bunch		
32	Carrots	2c. per bunch		
32	Parsnips	2c. per bunch		
32	Onions	50-75c. per bag		

\* Winter prices.

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE 1907.

Reference number.	Commodity [Exact quality stated].	Prices [for same quantity or measure]		Remarks.
		June, 1897	June, 1907	
<i>Pickles and Sauces:</i>				
10	Little's pickles	\$2.25 per 5 gal. keg	\$2.50 per 5 gal. keg	11% advance.
25	Cross & Blackwells	15c.-35c. per bottle	15c.-35c. per bottle	No change.
3	Standard lines			No change.
10-25				
3	Jams and Jellies: Standard lines	25c.-\$1.00 per bottle	25c.-\$1.00 per bottle	No change. No change.
<i>Tinned Fruits:</i>				
3	Strawberries and Ra pberries	12½c. per tin	15c. per tin	Prices advanced, 20% during 1906.
25	Apples (Simcoe)	15c. "	17c. "	Prices advancing.
3	Pears	25c. per 3 lb. tin	30c. per 3 lb. tin	20% advance.
3	Blueberries	3 tins for 25c.	10c. per tin	Little change.
10-25				
<i>Spices:</i>				
3	Mustard	25-50c. per lb.	25-50c. per lb.	
2	Pepper (black)	40c. "	50c. "	
3	Pepper (white and red)	40c. "	50c. "	
3	Ginger	40c. per oz.	50c. per oz.	
3	Mace	10c. per lb.	10c. per lb.	
3	Almonds	40c. "	40c. "	
3	Curry	15-40c. per bottle	15-40c. per bottle	
3	Nutmegs	10c. per oz.	10c. per oz.	
3	Cloves	40c. per lb.	50c. per lb.	
3	Cinnamon	40c. "	50c. "	
3	Molasses (best New Orleans)	40c. per gal.	50c. per gal.	
10	Maple syrup	\$1.00 per gal.	\$1.20 per gal.	Increase, 25%.
3	"	\$1.00 "	1.20 "	Increase, 20%.
10	Table syrup	6c. per lb.	8c. per lb.	
25	Honey			
3	" (in comb)	12½c. per per lb.	15c. per lb.	Advance in past 6 months.
3	" (in cans)	15c. per lb.	15c. per lb.	Slight advance in past 6 months.
10	Sugar (granulated)	4c. per lb.	5c. per lb.	Little change.
3	" (granulated)			Advance 12%.
10	Sugaryellow)	4c. per lb.	5c. per lb.	Not much change.
25	" "			Price advanced 5%.
3	" "	4c. per lb.	4½c. per lb.	
10-25	Coffee (good average)	35c. per lb.	40c. per lb.	
3				Lower grades have advanced.
10-25	Tea			
3	" (black)	40c. "	40c. "	
10-25	" (green)	30c. "	35c. "	
10-25	Cocoa (Bakers)			
3	Cocoa (Standard)	.50 per lb.	.50 per lb.	Has advanced 4c. per lb.
10-25	Chocolate			Little change.
3	"	.40 "	.40 "	
10-25	Nuts—walnuts	.15 "	.20 "	All nuts have advanced 10-25%.
3	Nuts	.15 "	.18 "	
<i>Dried or Desiccated Fruits:</i>				
10	Apples	.08 "	.12½ "	Increase, 25-100%.
25	"	.06 "	.12 "	
3	"	.08 "	.10 "	
10-25	California peaches	.13 "	.18 "	
10-25	Apricots	.15 "	.25 "	
10-25	Prunes			
3		.08-12½ "	.10-15 "	Prices advancing.
10-25	Currents			Prices advancing.
3	"			
10-25	Raisins	.06 "	.10 "	
3	Raisins	.08 "	.12½ "	
10-25	Figs	.05-20 "	.05-20 "	No change.
3	Figs	.05-20 "	.05-20 "	No change.
10-25	Dates			No change.
3	Dates	.06 "	.08 "	No change.
<i>Fresh Fruits:</i>				
3	Apples	15-30c. per gal.	15-40c. per gal.	
32	"	\$3-\$3.50 per bbl.		
10	"	3-50 "		
3	Bananas	10-25c. per doz.	85-90c. per bbl.	Increase, 40%.
	Strawberries	10-25c. per box	10-25c. per box	
	Raspberries	10-25c. "	10-25c. "	
	Pine apples	10-30c. each	10-30c. each	
	Plums	50c. per basket	50c. per basket	
	Peaches	40c.-\$1.00 per basket	40c.-\$1.00 per basket	
10-25	Oranges	25c.-30c. per doz.	25c.-30c. per doz.	
3	Oranges			No change.
10-25	Lemons	15c. per doz.	20c. per doz.	
3	"	15-25c. per doz.	15-25c. per doz.	
<i>Soaps:</i>				
10	Standard Laundry			Not much change, but case lots have advanced.
25	" "			Not much change, but case lots have advanced.
3	" "			No change.
10	Standard Toilet			No change.
25	" "			No change.
3	" "			No change.
		25c.-\$1.00 per doz. cakes	25c.-\$1.00 per doz.	

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE, 1907.

Reference Number.	Commodity [Exact quality stated].	Prices. [for same quantity or measure]		Remarks.
		June, 1897.	June, 1907.	
10	Dry Goods.			
12	Shortings	15c. per yard	15c. per yard	
18	" "	11 (12)	12 (14)	Increase, 20%.
33	" "	11	140	Increase, 20%.
10	Sheetings			Increase, 27%.
12	" "	22c.	32c.	Increase advanced 25%.
18	" "	25c.	31c.	Increase, 24%.
33	" "	27c.	33c.	Increase, 24%.
10	Factory Cotton			Increase advanced 25%.
42	" "	5c.	8c.	Increase, 60%.
18	" "	8	10c.	Increase, 25%.
33	" "	7½	10c.	Increase, 33½%.
10	Prints (Crumbs)			Increase advanced 25%.
42	" "	12½	15½	Increase, 25%.
18	" "			Advance in wholesale prices, slight advance in retail.
33	" "	10c.	12½	Increase, 25%.
10	Muslins			Increase advanced 25%.
42	" "	25c.	30c.	Increase, 20%.
18	" "	15c.	18c.	Increase, 20%.
33	" "	10c.	12½c.	Increase, 25%.
10	Ghamis			Increase, 25%.
42	" "	12½c.	15c.	Increase, 25%.
18	" "	10c.	12½c.	Increase, 25%.
33	" "	10c.	15c.	Increase, 25%.
10	Dennies			Quality reduced.
18	" "	14c.	20c.	Increase, 25%.
33	" "	20c.	25c.	Increase, 25%.
10	Ticking			Increase, 25%.
42	" "	18c.	25c.	Increase, 25%.
18	" "	15c.	18c.	Increase, 20%.
33	Bedding			Increase, 20%.
10	Flannelette			Increase, 25%.
42	" "	8c.	10c.	Increase, 25%.
33	" "	10c.	12½c.	Increase, 25%.
18	" "			Both width and weight reduced.
33	Canton Flannel			Increase, 20%.
10	Flannel (fine).			Increase, 28%.
18	" (fine).	30c.	65c.	Increase, 33%.
10	Kersey			Increase, 35%.
42	" "	35c.	40c.	Increase, 25%.
18	" "	20c.	28c.	30% advance.
33	" "	18c.	20c.	Increase, 14%.
10	" (Grey)			Increase, 40%.
42	" (Grey)	28c.	38c.	Increase, 11½%.
18	" (Grey)	25c.	30c.	Increase, 17%.
33	" (Grey)	25c.	30c.	Increase, 20%.
10	All Flannels			Increase, 12%.
42	Cashmeres			Increase, 17%.
18	" "	25c.	30c.	Increase, 20%.
33	" "	50c.	60c.	Increase, 20%.
10	Lustres, Mohairs and alpacas			Increase, 20%.
33	" "	50c.	80c.	Quality reduced on goods of similar price.
42	" "			Increase, 20%.
18	" "	45c.	50c.	Increase, 11%.
10	" "	50c.	60c.	Increase, 20%.
42	" "	\$1.10 per yard	\$1.35 per yard	Increase, 22%.
18	" "	1.00	1.10	Increase, 10%.
33	" "	1.50	1.75	Increase, 16½%.
8	Silks			Increase, 20%.
10-12	" "	.75	.90	Increase, 20%.
10	Linen (Brown Holland)			Wholesale prices advanced, retail price unchanged.
33-18	" "	.90 per yard	.124 per yard	Still rising.
42	" "	15	.18	Increase, 20%.
10	Table Linens			Increase, 13%.
18	" "	\$1.50 each	\$2.00 each	Increase, 33½%.
12	" "	.90 per yard	.75 per yard	Increase, 25%.
42	" "	40	.50	Increase, 25%.
10	Towellings			Increase, 20%.
33	" "	2.00 per doz.	2.50 per doz.	Increase, 25%.
18	" "	1.5	.17	Increase, 25%.
42	" "	.10 per yard	.12 per yard	Increase, 25%.
18	Tweed (Seeth)			Increase, 20%.
33	" "	1.00	.90	Increase, 12½%.
18	Tweed (English)			Increase, 20%.
33	" (Canadian)	1.00	1.20	30% advance.
10	" (Canadian)	33	.40	Quality inferior.
18	" "	.60	.75	30% advance.
33	" "	1.75		Quality inferior.
10	Sergea			30% advance.
18	" "	25	.30	Quality lighter.
33	" "	1.75	.20	Increased 14%.
10	Cover Cloth (all wood)	1.50	.20	Increase, 20%.
10	Cover Cloth (Union)	1.25	.175	Increase, 50%.
18	Worstead			Inferior quality.
33	" "	1.75	.20	25% higher.
14	Corduroy			14% higher.
18	" "	.65	.75	20% higher.
33	" "			10% advance.
				20% advance.
				20% advance.

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE, 1907.

Reference Number	Commodity (Exact quality stated).	Prices (for same quantity or measure)		Remarks.
		June, 1897	June, 1907.	
10	Threads (Silk)			
18	" "			
31	" "	.05 spool	.05 spool	20% advance
10	" (Linen)			
18	" "			20% advance
31	" "			15% advance
10	" (Cotton)			20% advance
18	" "			20% advance
31	" "			10% advance
10	Ribbons			20% advance
18	" "	.15	.20	15% advance
42	" "	.10	.12	33½% advance
33	Blanks, etc.			25% advance
18	" "			25% advance
42	" "			20% advance
33	Blankets			20% advance
18	" "			20% advance
42	Comforters			12½% advance
33	" "			20% advance
18	Elastic	\$2.00 each	\$2.50 each	25% advance
18	" "			20% advance
10	Embellishments			20% advance
18	" "	.10 per yard	.125 per yard	25% advance
31	" "	.10	.12	20% advance
18	Buttons			20% advance
42	" "	.10 gross	.125 gross	15% advance
41	" "	.06 gross	.10 gross	20% advance
18	Pins and Needles			11% duty free
33	" "			15% advance
10	Yarns			15% advance
18	" "	.00c per lb.	\$12.00 per lb.	See les. 100c, advance pins 20%, 15% advance.
31	" "	.00c per lb.	.50 per lb.	14½% advance
10	Umbrellas and Parasols			20% advance
34	" "			25% advance
4	" "			20% advance
24	" "			35% advance, quality inferior
	<i>Clothing:</i>			15% advance
31	Men's Ready-Made Suits			
34	Men's Ready-Made Suits (Cheviot)			20% advance
34	Men's Ready-Made Suits (Worsted)			30% to 40% advance.
34	Men's Ready-Made Suits (Serge)			35% advance
10	Men's Made-to-Order Suits (Bergere)	\$20.00		35% advance
18	Boys' Ready-Made Suits			Advance of \$1.25 on marking alone this year.
34	Boys' Ready-Made Suits (Tweed)			20% advance
34	Boys' Ready-Made Suits			25% to 30% advance
34	Boys' Ready-Made Suits (Worsted)			25% to 30% advance.
34	Men's Overcoats			20% advance.
34	Men's Ready-Made Overcoats (Tweed)			25% to 30% advance.
34	Men's Ready-Made Overcoats (Frogs)			35% advance.
34	Men's Ready-Made Overcoats (Beaver Cloth)			35% advance.
10	Men's Underwear (Wool)	\$1.00	\$1.35	35% advance.
48	" "			35% advance.
39	" "			12½ to 20% advance.
33	" "			35% to 50% advance.
10	Men's Underwear, Cotton			20% advance.
18	" " Cotton	40	50	25% advance.
31	" " Cotton			Quality reduced.
4	Bath Robes, Dressing Gowns, etc.			20% advance.
10	Ladies' Dressing Gowns (Cotton)	50		35% to 50% advance.
33	" "			10% advance; further advances on price.
10	Ladies' Whitewear			30% advance.
18	" "			20% advance.
4	Pajamas and Night Gowns			20 to 25% advance.
10	Boys' Underwear (Cotton)			Quality reduced.
34	" " " "			15% advance, further advances on price.
33	" " " "			Have advanced 20 to 25%.
33	" " " "			Have advanced 35 to 50%.
10	" " " " Wood			Have advanced 45 to 50%.
33	" " " "			Have advanced 20%.
31	" " " "			Have advanced 20 to 25%.
10	Women's Skirts			20% advance.
18	" "			35 to 50% advance.
31	" "			20 to 25% advance.
10	" " (Silk)			10% advance.
11	Women's Blouses			20% advance.
10	(Cambric)			50% advance.
12	" "			20% advance.
18	" "			Quality reduced.
31	" "			12½% advance.
				10% advance.
				20% advance.

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE 1907

Reference Number	Commodity (Even quality stated).	Prices, (for same quantity or measure).		Remarks
		June, 1897.	June, 1907.	
18	Muffles			
33				10% advance
43				20% advance
10	Millinery	\$10.00	\$11.00	10% advance
42				20% advance
10	Shawls	75	\$1.10	25% to 50% advance
33				125% advance
18				40% advance
10	Hankiekerchiefs	25	.35	20% advance
18		10	.12	15% advance
33				40% advance
34				25% advance
42				25% advance
1	"			15% advance
10	Hose, Men's	40	.50	20% advance on both silk and linen
1				25% advance
18				15% advance
34				Quality reduced
10	Women's	10	.50	35 to 50% advance
18				Quality reduced
33	Children's			35 to 50% advance
10	Gloves			20% advance
33	Gloves, Men's	\$1.00	\$1.15	20% advance
33				35% advance
10	Women's	\$1.00	\$1.25	30 to 40% advance
33	Children's			25% advance
34	Gloves			Quality reduced at same prices
				30 to 40% advance
				25% advance
<i>Men's Furnishing</i>				
33	Men's Hats			15 to 20% advance
10	Men's Hats Soft Felt	\$2.00	\$2.50	Unchanged
18				Quality reduced
40				20% advance
33				35% advance
10	Men's Hat Felt	\$2.00	\$2.00	
33				
10	Straw	\$1.50	\$2.00	25% advance
18				
34				10% advance
40				15% advance
10	Cloth caps	50	.50	8% advance
33				25% advance
33	Linen Wristbands			20% advance
33	Men's Shirts			10% advance
10	Men's Shirts, White	.75	\$1.00	15% advance
33				30% advance
33	coloured	.75	\$1.00	35% advance
33				Quality reduced
18				35% advance
1	"			25% advance
18	Collars and Cuffs	\$1.00	\$1.25	25% advance on all lines
33				Same Price, inferior quality
33				Quality reduced
10	Suspenders	.50	.65	10% advance
33				Price same, quality reduced
10	Neckwear			30 to 40% advance
18				20% advance
21				Same Price
10	Footwear, —			Quality reduced
50	Boots and Shoes	\$3.00 per pair	\$3.75 per pair	10% advance
10	Rubbers	\$1.50	\$1.25	25% advance
50		30 per pair	75 per pair	21% advance
		80 per pair	\$1.00 per pair	50% advance
				25% advance
<i>Fur Goods</i>				
33	Men's Minkrat Fined Coats			
33				45% advance
40	Men's Coat Coats	\$50.00	\$75.00	25% advance
10	Fur Caps, Mink	\$18.00	\$30.00	50% advance
33	Mink			60% advance
10				75% advance
10	Otter	\$20.00	\$30.00	50% advance
33	Otter			75% advance
10	Other			100% advance
10	Persian Lamb	\$10.00	\$11.00	50% advance
33	Persian Lamb			40% advance
33	Persian Lamb			50% advance
10	Fur Coats, Ladies, Seal	\$275.00	\$350.00	10% to 50% higher
10	Seal			
10	Muskat	\$15.00	\$65.00	10% to 15% increase
42	Muskat	\$10.00	\$45.00	45% increase
40	Muskat			125% increase
10	Persian Lamb	\$125.00	\$200.00	30% this season
10	Persian Lamb	\$100.00	\$110.00	10% increase
10	Persian Lamb			40% increase
10	Ladies' Muff, Mink	\$25 & \$35	\$50 & \$75	10% increase
42	Mink	\$25.00	\$65.00	Increase 100%
40	Mink			Increase 40%
10	Persian Lamb	\$10.00	\$20.00	30% advance
42	Persian Lamb	\$8.00	\$10.00	100% increase
40	Persian Lamb			25% advance
10		\$25.00	\$50.00	40-50% increase
				Increase 100%

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES OTTAWA, CAN., JUNE, 1897 AND JUNE, 1906

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1902 AND 1903.

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE, 1907 AND JUNE, 1907

Reference No.	Commodity (exact quality stated).	Prices (for same quantity or measure).		Remarks
		June, 1907	June, 1907	
45	Opera Glasses & Optical Goods			
45	Miscellaneous Jewellery			Have advanced 10%. Has advanced 10-15%.
24	Tobacco, Cigars, etc.: British Cined (Plug) T. and B. (Plug) Briar			Wholesale prices have advanced, but retail prices are unchanged.
24	Packaged Tobaccos	10c. per package	10c. per package	Size of packages reduced from 1-10 lb. to 1-11 or 1-12 lb.
24	Cigars	10c. each	2 for 25c	Duty has been increased 50c. per lb. Imported cigar have increased 25%.
24	Pipes			Have advanced 15%.
	Cheap Lines			Have advanced 25%.
	B. B. D. make			Have advanced 15%.
	B. B. B. make			Have advanced 15%.
24	Pouches (rubber)			Have advanced 15%.
24	Blundries (holders, cleaners, match cases, etc.)			Have advanced 20%.
				Have advanced 15%.
	Sporting Goods			
20	Football			
20	Rackets			
20	Balls			No advance.
25	Nets	\$3.75 per doz.	\$4.25 per doz.	Increase, 13%.
20	Shoes	3.00	3.50	Increase, 16%.
20	Cricket outfit	3.40	3.75	Increase, 25%.
20	Lacrosse Sticks			Have advanced 10-20%.
20	Hockey sticks, pucks, nets, etc.	2.00	3.00	Increase, 50%.
20	Baseball sundries			Have advanced 10-20%.
20	Bicycles	1.00	60.00	Have advanced 10-20%.
20	Guns, rifles, etc.			Have decreased 40%.
20	Ammunition			Are somewhat cheaper.
20	Boats and canoes			Has advanced 15-25%.
20	Oars and paddles	30.00	44.00	Have advanced from 25% up.
26	Boxing gloves			Have advanced 10%.
26	Roller and other skates			Have advanced 10%.
26	Croquet sets			Have advanced 10-20%.
26	Indian clubs and dumb bells			Have advanced 10-20%.
26	Punching bags, mitts, gloves, shoes, etc.			Have advanced 10-20%.
26	Evergreens			Have advanced 10-20%.
26	Fishing rods, reels, flies, etc.			Somewhat cheaper owing to improved methods of manufacture.
26	Uniforms			Have advanced 15%.
	Fuel and Lighting:			
	Coal:			
21	Anthracite			
21	Bituminous (grate)	\$6.50 per 2,000 lbs.	\$7.25 per 2,000 lbs.	Increase, 11%.
	Gas:	7.50 " "	9.00 " "	Increase, 20%.
37	Lighting			
37	Cooking	1.50 " 1,000 cu. ft.	1.10 per 1,000 cu. ft.	Decrease 20%.
38	Electricity,	1.25 " "	1.10 " "	Decrease, 12%.
	Lighting			
21	Coal Oil	3c. per 1,000 Watt hrs. Discount 25%.	12c. per 1,000 Watt hrs. Discount 40%.	Decrease, 52%.
21	American			Decrease, 52%.
21	Canadian	\$ .25 per gal	\$ .25 per gal	
21	Wood:	.16	.20	Unchanged.
21	Hard	\$4.50 per cord	\$5.75 per cord	Increase, 25%.
21	Salt	\$3.00 " "	4.00 " "	
21	Mill wood	2.00 " (4 ft.)	3.00 " "	
	"	.60 per load (22-in.)	1.00 per load	
	"	.70 (22-in.)	1.25	Increase, 33 1/3%.

## APPENDIX H.

## LIST OF PERSONS, FIRMS, ETC., SUPPLYING INFORMATION \*

Name.	Subject of information supplied.
Assessment Department, Ottawa,	Taxation, valuations, etc.
Bambrieck, J.	Groceries
Bate, H. N. & Co.	Groceries
Beament & Johnson,	Men's Furnishings
Bishop, John	Money and interest
Bishop, Wm.	Real estate and insurance
Borbridge, S. H.	Trunks, leather goods
Bodega Hotel	Board
Booth, J. R.	Wages
Bryson, Graham & Co	Dry goods, groceries, clothing, furniture, etc.
Citizen, The	Market prices, 1897 and 1907
Collegiate Institute, Ottawa	Education
Charleson, W. G.	Hardware
Cleghorn & Beatty	Carpets, curtains, etc.
Davidson & Cleary	Dentists
Draper, P. M.	Wages
Dufour, J.	Wages
Esmonde, J. P. & F. W.	Kitchen utensils, stoves, refrigerators
Fire Department, Ottawa	Wages
Fleck, Mex.	Wages
Foster, Dr. A. L.	Professional services
Garland, John M.	Wholesale drygoods
Gibson, Thos.	Professional services
Graham & Elliott	Drugs
Haycock, R. H.	Insurance, interest, etc.
Heney, John & Son	Coal and wood
Hope, Jas. & Sons	Books and stationery
Howe, W. S.	Paints, wallpapers, etc.
Irvine, W. J.	Tobacco
Kavanagh Bros.	Groceries and provisions
Ketchum & Co.	Sporting goods
Lindsay & Co.	Musical instruments
Lapointe, M.	Fish
Lewis, M.	Rentals
Luke, S. A.	Furniture
Matthews, The Geo. Co., Ltd.	Meats and provisions
McKinley & Northwood	Hardware
McEllumney, Mark	Dentistry
McMorrain, R. N.	Dry goods
Maes, The Two, Ltd.	Clothing, hats, etc.
May, Geo.	Leather Goods
North American Life Insurance Co.	Life insurance
Orme & Son	Musical instruments
Ottawa Gas, Co.	Fuel and lighting
Ottawa Electric Co.	Light and electrical energy
Ottawa Electric Ry. Co.	Wages
Queen City Oil Co.	Oils
Police Department, Ottawa	Wages, cab hire, etc.
Porter, N. D.	Real estate
Poulin, L. N.	Drygoods
Power, P. J.	Wages
Presbyterian Ladies' College	Education
Pyke, M. M.	Laundry
Public School Board	Education
Rogers, S. Maynard	Undertaking
Rosenthal, A. & Co.	Jewellers
Sacred Heart Convent	Education
Separate School Board	Education
Sims, H. J. & Co.	Furs, hats, etc.
Slattery, B.	Meats
Shim, B.	Bread and confectionery
Stevens & Sons,	Footwear
Widker & Co.	Bakers and confectioners
Workman & Co.	Hardware

\* The Association wishes to express its thanks to the persons and firms who, at considerable inconvenience to themselves, made the necessary search for the information used in the above memorandum.



