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MINUTES OF PROCEEDINGS

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BEFORE THE

SELECT SPECIAL COMMITTEE

ON

OLD AGE PENSIONS

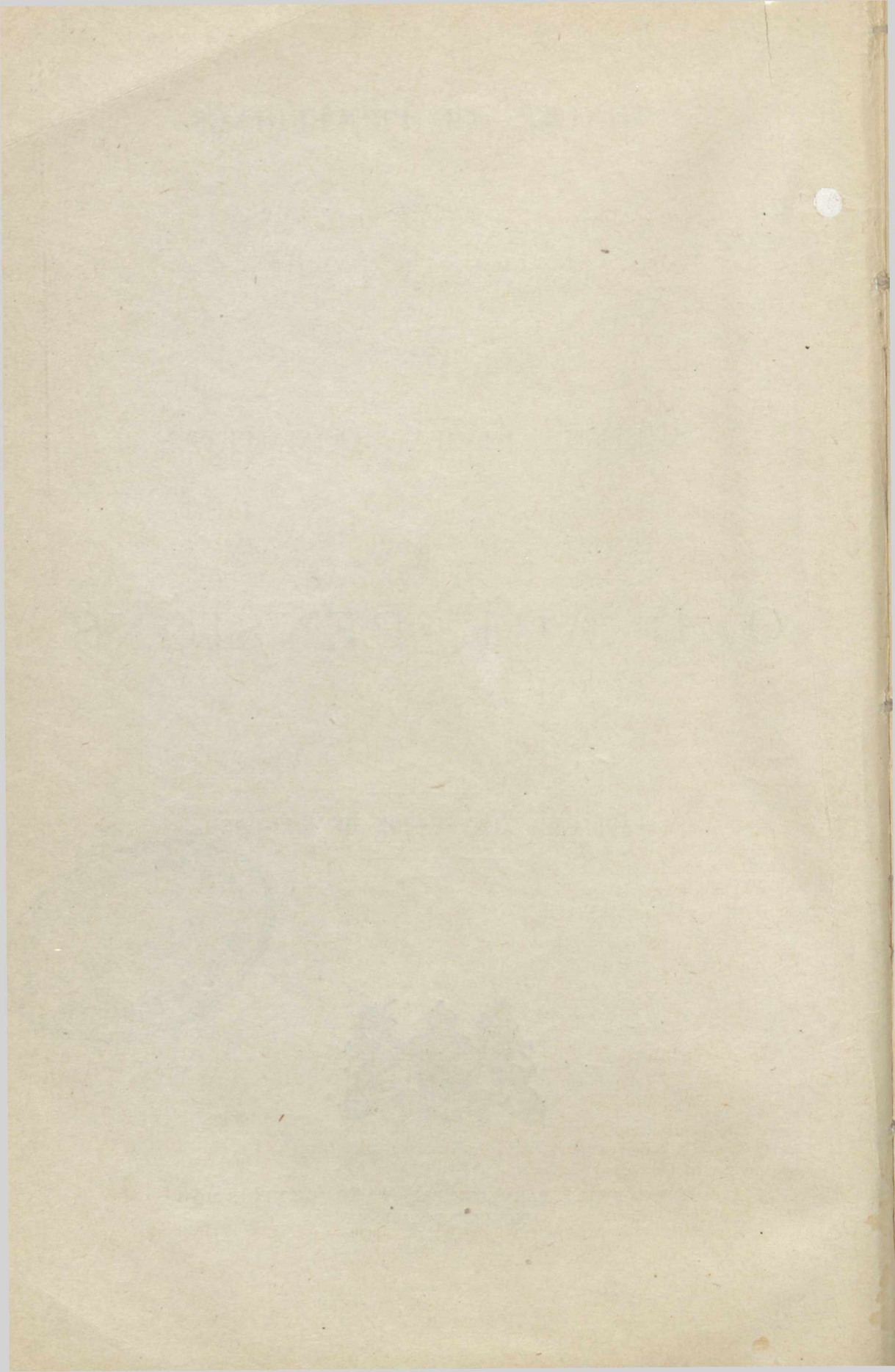
PARLIAMENTARY SESSION OF 1912-1913



OTTAWA

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1913



## MINUTES OF PROCEEDINGS

THE SELECT COMMITTEE ON OLD AGE PENSIONS,  
HOUSE OF COMMONS, COMMITTEE ROOM 105,

TUESDAY, February 11, 1913.

The Select Special Committee on Old Age Pensions met pursuant to notice at 11 o'clock, a.m. Present: Mr. Burnham, the chairman, presiding; Messrs. Buchanan, Carroll, Jameson, Macdonald, and Verville. In attendance as witnesses: Dr. R. W. Bruce Smith, of Toronto, provincial inspector of public charities; and Mr. Clement Stubbs, of Fernie, B.C., business agent of the United Mine Workers' Associations. In attendance as spectators: Mr. Alguire, M.P., and Mr. Jas. C. Watters, president of the Dominion Trades and Labour Congress of Canada. In attendance as official stenographers: Messrs. Matthews, Dickson, Oliver, and Owens.

The chairman proceeded to read communications from Hon. W. T. White, Minister of Finance, in reply to a communication by the chairman with regard to the actuarial staff of the Finance Department, looking towards the securing of certain calculations; also communications from the Roman Catholic Archbishops of Kingston, Ont., St. Boniface, Man.; and from the Reverend John McIntosh, moderator of the Baptist convention of Toronto.

Resolved that the clerk of the committee summon for attendance at a future meeting: Mr. Louis Guyon, chief inspector of factories for the Province of Quebec, Mrs. Henderson, of the Juvenile Court, of Montreal, and Mrs. Margaret F. Taaffe, recording secretary of the Old Folks' Home, Winnipeg, Man.

The committee next proceeded to hear the evidence of Dr. R. W. Bruce Smith, and of Mr. Clement Stubbs.

Mr. Macdonald moved, seconded by Mr. Verville, and resolved, that the actuary of the Finance Department be asked to prepare a statement showing what the cost in Canada would be per annum of providing old age pensions for persons over 60 and 65 years of age, respectively on the basis of allowances made in England and New Zealand, and Australia, respectively on the basis of the population disclosed by the last census.

Mr. Macdonald moved, seconded by Mr. Jameson, that the evidence taken by the committee be printed from day to day, to the number of 1,000 copies.

The committee then adjourned to meet again on Wednesday, February 12, at 11 o'clock, a.m.

### EVIDENCE.

Dr. BRUCE SMITH, Toronto, called, sworn and examined.

*By the Chairman:*

Q. Dr. Smith, you live in Toronto?—A. I do.

Q. What is your position?—A. I am inspector of prisons and public charities in the province of Ontario.

Q. You have a general knowledge of the conditions of life in Ontario and Canada?—A. I have.

Q. Especially with regard to old people, I suppose?—A. Yes. I have been 19 years in the service of the province.

Q. You understand that an old age pension system means the giving by the state, on a non-co-contributory basis, of a small pension to the deserving poor?—A. I do.

Q. Are you of the opinion that the payment of such a pension would have a good effect or a bad effect on the social life of the people?—A. I believe that the old age pension would have a most beneficial effect, and would be greatly appreciated by, and afford great relief to, the deserving poor. We have at present in the province of Ontario, 7,589 inmates in houses, for good poor; 1,597 inmates in the 31 county houses of refuge; and 5,992 old people in the 32 city and town refuges in the province. In addition to the above there are nearly 7,000 persons each year who are receiving municipal aid, who for various reasons are not sent to these refuges. The annual cost for the maintenance of the county house of refuge in Ontario is in round figures about \$200,000, exclusive of any interest cost on the capital invested in these buildings, and the total cost for the past year for the maintenance of the city and town refuges in the province of Ontario was, in round numbers, \$800,000. The burden of caring for the aged poor is increasing, and judging the future from the past it will continue to increase. I believe one of the great reasons for this increase is that very little attention is paid to the prevention of dependence. I mean by that, that the causes of dependence are not sufficiently inquired into; and while I would regard an old age system in Canada as likely to be highly beneficial, I think it would be a serious mistake to adopt such a system without taking steps that would lead to the recognition and action being taken to prevent what may justly be regarded as the causes of dependence.

Now, one of the causes of dependence, so far as my observation covering many years goes, is inefficiency due to the lack of mental strength or feeble mindedness of the unfit.

Out of every 100 cases 2 per cent are attributable to inefficiency; intemperance 21 per cent; improvidence 15 per cent; shiftlessness 15 per cent; immorality 14 per cent; stupidity 8 per cent; ignorance 5 per cent. It is extremely difficult, however, to determine the real cause or causes of dependence in old age. We have to admit that the poor man is in no way inherently worse than his neighbour. In the majority of cases, he is simply the victim of circumstances, many of which were utterly beyond his control.

Sexual immorality is one of the most prolific causes of poverty and the terrific burden of feeble mindedness is due to the fact that the financial burden is not yet appreciated. Every child born in Canada has a right to demand an unfainted parentage, and when that right is secured the number of dependents will be greatly lessened.

Now, as I have said in considering the benefits that would be certain to ensue from an old age pension system in Canada, it would be wrong in a country like ours to shut our eyes to the absolute necessity of paying attention to preventable causes.

I am forced from my experience to fully believe that the day is fast coming in Canada when we must recognize the absolute necessity of preventing certain classes of people from reproducing their kind. I believe that the male imbecile, the vicious man, should be sterilized; that the feeble minded woman, that all feeble minded women of the child bearing age, should be segregated in industrial refuges where they might by their efforts make these institutions largely, if not entirely, self-sustaining. Now, these are the two great causes why the number of dependents is so large, and it is increasing every year. More careful attention should be paid to the class, the character and quality of the immigrant who lands on our shores. Especially should attention be paid to what is now very little looked after, and that is the defective child—the child that comes in here in hundreds and is supposed to be all right and who is scattered all over the country. Our painful experience has been that he—or if not him, his offspring—gradually becomes a public charge and of course that means that as old age comes on they become dependents. I think that one of the best means of preventing the growth of dependents is the adoption of the most modern reformatory methods in dealing with first offenders. A first offender should be prevented from becoming a chronic offender. The man who becomes a chronic



offender, who is convicted three times, say under the Criminal Code, that man should be classed as an habitual and kept by the State—not behind stone walls but under careful supervision and employed in outdoor work where his labour will contribute towards his maintenance, and where he will be properly taken care of by the State and prevented from reproducing his kind. I think it would be a great mistake in considering old age pensions to shut our eyes to the necessity of taking care of these people.

As I said, I am thoroughly in favor of an old age pension scheme for Canada. I think it would be most beneficial but at the same time it would be wrong, I repeat, not to take means to prevent the large growth of dependents. We recognize that we are now spending in the province of Ontario this year over \$700,000 in the care of the aged poor. Now the growth of that expenditure has been altogether out of proportion to the growth of population of the province, and we cannot shut our eyes longer to the necessity of doing something to check the number of dependents. For several years we have been enjoying an area of prosperity all over Canada but at the same time we have had such an increase in the number of the old and infirm that have to be taken care of that I fear we have been shutting our eyes too long to first causes in our endeavours to meet the conditions. I have not been able to obtain exact information in regard to the number that we have in the province of Ontario over 65 years of age, who would be entitled to a pension under the system adopted in other countries; but from studying available statistics I am inclined to think that there are about 350,000 people in Canada—or a trifle less than 5 per cent of the total population of 7,200,000—who are over the age of 65. Now in Great Britain there are 2,000,000 over 65 years of age and of these 655,000 are computed to require, and be entitled to, aid under the recent law.

The proportion that would require aid under an old age pension in Canada similar to the New Zealand plan—which I consider a model—would be less than in Great Britain, probably, less than 100,000 people. From the attention that I have paid to this subject—and, of course, it is one that is brought home to me every day—I am inclined, as I said before, to favour the adoption in Canada of a pension system for old people, and I prefer the New Zealand plan with certain amendments. I heard reference made this morning to deceptions that might be practised. If these are safely guarded against by such an Act as the one I have referred to, where the information is collected according to the rules and regulations laid down by the New Zealand Act, I think that that objection can be set aside at once; that deception, while it might be attempted, could be rarely successful.

Now, the amount of pension that, in my judgment, would be suitable and would be a relief to old people in Canada, would be to give every person of the full age of 65 years, \$130 a year, or \$2.50 per week, payable monthly; perhaps it might be better payable fortnightly. The help distributed to the aged poor is very much better given in small payments, fortnightly if possible.

*By the Chairman:*

Q. What percentage of the 7,589 dependents in Ontario are over 65 years of age?

—A. I think that no person who is receiving care and being provided for in a public institution should receive aid, but I think that at least one-half of those who are receiving aid now in homes for the aged, if provided with a pension, would not find it necessary to find a home in a public institution.

Q. I understand from you that there are about 350,000 people over 65 years of age in Ontario?—A. No, I said I was unable to obtain what the figure was for Ontario. That figure is for the Dominion of Canada.

Q. Then you do not know what the proportion would be in Ontario?—A. No. I went yesterday to the Statistical Branch, but Dr. Blue assured me that the figures for the different provinces would not be ready yet for a month or so. I am only able to get it through computing what it was in the census of 1901 and in the provincial census.

Q. In a month from now Dr. Blue will have that information?—A. Yes, and that information should be before this committee. I spoke a moment ago of the amount that I thought would be adequate, \$2.50 per week, payable monthly or fortnightly. Now, that pension of \$130 per annum I think should be given to every one who is 65 years of age who has not annual earnings or income of \$200, and that the annual pension of \$130 should be diminished \$5 for each complete \$5 of the annual income over \$200. Also, the total amount of the annual pension of \$130, or \$2.50 per week, should be diminished by \$5 for every \$50 value of the net unencumbered value of all accumulated real and personal property over a valuation of \$500. By this scheme a large number of the people, 65 years of age or over, who are now in our houses of refuge could be provided for in their own homes, and would thus be saved from being regarded as paupers. Now, that is a word that I have striven to avoid as far as possible in administration. I have met large numbers of people who have come to this country, and who have said to me, 'We have pauper rights,' and I have tried to explain to them that in Canada we know no such term and we recognize no such rights. I think it would be very unfortunate if the conditions that prevail in Great Britain, where pauperism is seemingly recognized as a necessity, should gain a foothold in Canada, and that it should be regarded as the rights of any persons to assert their claims as paupers. That is one of the mistakes in Great Britain, and it has proved to be one of the most burdensome matters that at present afflict the old land. Might I say that, in addition to considering an old age pension in Canada we might well direct our attention to what has been done in New Zealand in addition, that is the desirability of having in connection with an old age pension a Widow's Pension Act. A widow left with several children is one of the saddest cases I have to deal with.

The CHAIRMAN.—I think such a provision is very necessary.

The WITNESS.—There is nothing for this woman to do but to take these helpless little ones and send them into an orphanage. No matter how well that orphanage may be conducted—and in the Province of Ontario there are such public institutions that are second to no other in the world—the best institution is, however, a poor substitute for any home, no matter how humble, so long as it is decently conducted. I would far rather give a child that is to become a citizen in this country a poor home that was kept clean and orderly than to allow such a child to be taken care of in the very best orphanage that I know of anywhere. This is an old age pension scheme that we are speaking of, but I think that a widow's pension fund should be grouped with it. A widow left with children under the age of 14 should be entitled to a pension, provided her annual income is less than \$200. If she has one child she should receive \$60 per annum; if she has two children, \$90 per annum; if she has three children, \$120 per annum; and if she has more than three children the pension should be \$150 per annum; all payable monthly, the pension to cease as each child attains his fourteenth birthday. If the widow's income is more than \$200 per annum the pension should be diminished by \$5 for every \$5 of her income over \$200 per annum, and if she has property the same conditions should govern as in the case of old age pensions.

*By Mr. Jameson:*

Q. How do you arrive at these figures?—A. From reading and comparison of our conditions with those of other countries where the system has been applied.

Q. And these figures apply to the common tariff of the cost of living?—A. Yes.

Q. In the different countries concerned?—A. Yes.

Q. For instance the cost of living in Canada?—A. Yes, in Canada. Now, the cost of living in New Zealand and Australia will probably be pretty nearly the same as in Canada. The conditions are similar.

*By Mr. Verville:*

Q. What are you doing in the province of Ontario in regard to the poor couple, man and wife, who have attained a certain age and are too poor to maintain them-

selves at home? What do they do with such a couple in the various institutions? Do they separate them—put them in different wards?—A. I never permit it.

Q. Is it done in Ontario?—A. It is done in no institution whatever in the province of Ontario that receives government assistance.

Q. Is it done to your knowledge in any institution outside government control?—A. No, I am not aware of any case.

Q. Do you consider it fair because they are poor, that people of that kind should be separated at that time of life?—A. Most emphatically I say no. The plans of all houses of refuge are submitted for the approval of the provincial secretary in the province of Ontario, and none of these plans are ever approved of unless there is provision made in those plans for quarters for married couples, and some of the most delightful pictures I have before me in my inspection of these institutions to see these people, weak and infirm with age, spending their last days together in a comfortable room, furnished with the comforts of home life. Now, if we had that Pension Act in operation it would not be necessary for these people, having \$5 between them, \$2.50 each, to go there, they would be able to provide for themselves outside the institution where they would feel no sense of dependence and where they might retain the self respect that they partially lose in an institution.

*By the Chairman:*

Q. Could they take care of themselves?—A. Well, of course, that is a different class altogether. There is a class of people who come to the age of 65 who are not insane, who should be cared for by the public institutions or houses of refuge. Now, to that class of people, I would not give aid under this system.

*By Mr. Verville:*

Q. These old people receiving that pension would, of course, be at liberty to pay that pension for whatever accommodation they like. It is supposed, for instance, if they desired they could go into some institution?—A. Yes.

Q. They would still be at liberty to go in and out as they liked, because they pay for their board?—A. Yes. Of course we have institutions that are conducted on the board system where they go in, pay for their board and enjoy independence.

*By Mr. Carroll:*

Q. You have given certain figures this morning showing the various causes of people being unable to support themselves, such as drunkenness, immorality and so forth. What percentage of these would you consider deserving poor? What class would you include in the term 'deserving poor'?—A. You will probably have noticed I was careful to say that many of these people are victims of circumstances over which they had no control. It is too complex a matter for me to give an opinion as to who are deserving.

Q. I am looking at the question from the standpoint of individual responsibility for the circumstances in which people find themselves. One man may be the victim of circumstances while there are hundreds whose need for assistance is due to laxity of morals, cases where the individuals are not victims of circumstances at all but of their own folly. Would you consider these people entitled to old age pensions?—A. Yes, I could not exclude them. I do not think from my study of this subject that we could say that the cause of the man being as he is is entirely to be found in himself.

Q. I do not think you quite get the idea I had in asking the question?—A. There are so many causes that contribute to produce that condition, that when a man has failed we are often forced to ask ourselves the question 'How came this man to be in this position? Is it his own fault or is it the fault of his parents?'

*By the Chairman:*

Q. Do you consider it is really a case where the public should decide whether the individual should go to an institution or not?—A. I think the old age pension system

will be a vast improvement on the system we have at present, and while there may be some people who would be better cared for, on account of their inability to care for themselves, in an institution, there is everything to be said in favour of adopting the old age pension system.

*By Mr. Verville:*

Q. Coming back to the question to which I referred a moment ago, respecting the separation of old people, has it come to your knowledge that in some institutions which are under the control of different denominations, they have separated the old people? Has that fact come to your knowledge?—A. I cannot refer to an institution that does it. There may be some Church homes where that rule is in force, and yet I know of several homes that are managed by religious bodies, and that are under the Church, where the old people are provided with living quarters together and where man and wife are not separated. There may be some others where such is not the case, but not in those that are under municipal control—of course you understand there is a great difference between the municipal institution and the semi-private and voluntarily supported institution which is managed by and supported largely by church funds.

*By Mr. Carroll:*

Q. Have you any views regarding the effect an old age pension system may produce upon the thrift of people?—A. I am quite convinced it would make no difference; that such a small sum as this would not cause a diminution of the thrift of the people. Nor do I think it would interfere at all with the work of any friendly societies, the insurance benefit societies or the fraternal organizations. I do not think it would interfere either with the thrift of the people nor with these associations, which are at present carrying on such philanthropic work.

Q. You think it would rather benefit the man and give the people a better chance and encourage them to educate their children better than they do at the present time? A. I do. I think as I say that only 5 per cent of the causes of dependence as I have been able to analyze it is due to ignorance.

Q. That is in Ontario?—A. Yes.

Q. That is not the point I am getting at. There are people who, under present conditions, are unable on account of the uncertainty of the future to feel themselves unable to give their children a proper education?—A. Yes.

Q. Who if they could feel assured of the future, as they would be were an old age pension system in operation, would feel they were able to educate their children. Do you not think the knowledge of the existence of such a system would encourage them to do so?—A. Of course I think it would be very beneficial in that way. I should have mentioned that I do not think a person should be given a pension unless he has been for a certain specified number of years a resident of Canada.

Q. How long?—A. Twenty-five years.

*By Mr. Verville:*

Q. Recalling the reasons given by you for poverty, or dependence, you attributed a certain percentage to drunkenness?—A. I said 2 per cent was due to inefficiency. That includes the feeble-minded class, very often congenital. I attributed 21 per cent to intemperance, but I am strongly of opinion that if we closed every brewery, every distillery and every saloon in Canada, we would still have the poor.

Q. I suppose of that number a great percentage are irresponsible?—A. Yes.

Q. Their condition is due to circumstances?—A. Over which they have no control, being tainted—being of unhealthy or undesirable heredity.

Q. Often due to conditions of misery?—A. Yes, the condition in which the mother was at the time of conception. We have got to trace it away back in order to understand what are the real causes for that condition.

Q. That is, you have people who are the victims of circumstances?

*By Mr. Carroll:*

Q. From your observations, is there any doubt in your mind as to the necessity in this country for an old age pension system?—A. I believe the old age pension system is one of the great landmarks of Christian civilization, and that it is called for in this country. In the process of our social evolution in this country we are desirous of not being behind but of going on from one degree of perfection to another. I said before, I don't believe that institutional care is the right thing for the poor old man and the poor old woman.

The CHAIRMAN.—That is what I meant by my question a while ago.

The WITNESS.—I think that the best institution is a poor substitute for the home.

*By Mr. Jameson:*

Q. It comes down to this: having regard to the standards of life which are growing in this country, it means that we must either provide institutionally for our poor, or we must adopt an old age pension system?—A. Yes. Of course, the older the province the more necessary that will be. In the new provinces there is not the same number of dependents. We cannot make a comparison by increase of population because in Ontario and Quebec the population has not increased as the burden has increased, but the older the province the older the people and the more dependents. Let me emphasise again the importance of removing the causes: do not treat the disease without getting at the causes, and trying by some efforts to eradicate those causes.

*By the Chairman:*

Q. In the case of the older provinces many of the young people go to the west; the old folks remain?—A. Yes, in public gatherings in the western provinces we see very few old men compared with what we would see in an audience in the older provinces.

*By Mr. Buchanan:*

Q. You stated that you would not be in favour of granting an old age pension to a person unless he had been a resident of Canada for twenty-five years?—A. Yes, that is what I stated.

Q. In Western Canada we have a certain number of old people—at least people are going in there who in ten or fifteen years could be classed as aged, and after another six years would reach the age prescribed for the class entitled to a pension?—A. Yes.

Q. Then we would have to look after this class in our public institutions?—A. Such cases might be easily provided for by regulations, but the point I wish to make is that the man who comes to this country and says 'I have pauper rights' is the man we have got to be very careful of. We will have to be stricter in our immigration laws in regard to the admission of such immigrants. Men of this class will always slip through until we guard the gates at the port of embarkation instead of examining them on this side of the water.

*By Mr. Verville:*

Q. According to your idea, the pensioner would have to be a British subject?—A. Certainly.

Q. Sometimes men come to this country and remain for fifteen or twenty years without becoming British subjects?—A. Doubtless.

Q. At about sixty years of age such a man would probably say: 'I had better take out naturalization papers?—A. Yes.

Q. 'For I will be sixty-five in a few years, and then I shall want my pension?'—A. Yes. Of course we could not make the system a success unless we required the man to be a British subject and had been resident in Canada for a certain number

of years. With regard to the case Mr. Buchanan spoke of, and that is a person who has only been in Canada for perhaps ten or fifteen years, I do not think, as far as my experience goes, and as far as I am acquainted with conditions in western Canada, that man at sixty-five years of age will be a pauper for many years to come.

*By Mr. Buchanan:*

Q. Our aged population in the west is very small compared with that of the older provinces?—A. Certainly.

Q. But there are people coming into the west and applying for homesteads, at sixty years of age, and there are a certain number of these people throughout the prairie provinces?—A. Yes.

Q. They become Canadian citizens and might need a pension in ten years.

Q. If a residence of twenty-five years in Canada were required, such people would have to be provided for in public institutions?—A. The length of residence might be varied according to the conditions of the province.

*By Mr. Carroll:*

Q. In your classification have you taken into consideration the smallness of wages as a cause for poverty?—A. Oh, yes.

Q. You probably understand what I mean; you have attributed the condition of a certain class to improvidence, but have you considered the class who are capable of earning a living but who are not getting sufficient to lay something by for old age?—A. Oh, yes, that applies to many.

Q. Under what heading would you place that class?—A. That applies very largely to our industrial classes.

Q. Yes?—A. And that is very commonly met with in all our large industrial centres where the wage earning power is sufficient to provide for the time being but not sufficient to lay by anything for the future. It is more and more recognized in this country that we are living in a young man's age, that when a man passes the sixty mark it is pretty hard for him to get a job.

*By Mr. Verville:*

Q. What would you designate as the amount necessary to maintain an ordinary family at a reasonable standard of living in Canada?—A. An ordinary family?

Q. Yes, an ordinary family we will say, of five: a father and mother and three children. We will put the ages of the children at seven, five and four. What amount should the father of that family earn to enjoy the ordinary standard of living?—A. That man, in order to provide his wife and children with the necessities of life at the present day, taking into consideration the increased cost of living, you will be surprised to learn, should have an income of \$750 a year.

*By Mr. Jameson:*

Q. Is there not a difference between the urban and the rural population in regard to the cost of living?—A. Yes.

Q. What would be the difference between them, to which class do your figures apply?—A. I am speaking of the industrial class.

*By Mr. Verville:*

Q. You are speaking of working men in industrial centres?—A. Yes. It is a very hard thing for one in my position to find out just what a man in the country should earn, because there are so many things to be taken into consideration.

Q. In the rural districts they often cultivate a piece of land?—A. Yes. In my judgment there should be, in connection with the payment of this pension, some

encouragement given to these people to go back to the land and away from the towns and cities where the cost of living is so much greater than in rural communities.

*By Mr. Carroll:*

Q. You are speaking from your knowledge of industrial conditions in eastern Canada only, not the west?—A. In the province of Ontario entirely.

*By Mr. Verville:*

Q. What about the United States?—A. Well, in Massachussets, for instance, the organized charities differ very little from those of Ontario. Here we have probably as good a method of judging these questions as anywhere, because in our province the charities are all under government control and supervision. The province of Ontario to-day pays to the support of every old man and every old woman kept in town and city refuges, \$25 a year.

*By the Chairman:*

Q. Is that not practically an old age pension system?—A. Yes, we give \$25 a year towards the maintenance of every old man and woman in our city and town refuges.

*By Mr. Jameson:*

Q. Did I understand you to say that in your judgment any such old age pension scheme as this should be available to every person regardless of what their record might be, provided they were of a certain age, British subjects, and had resided in Canada for a stated number of years?—A. Yes, provided they were normal mentally.

Q. Then the conduct of the individuals themselves would have nothing to do whatever with their qualifications?—A. That would certainly have to be taken into account. I spoke just now of the laws in New Zealand and Australia, where a man is an offender, who breaks the law, who becomes an object for custodial care, shuts himself out of these privileges.

*By Mr. Verville:*

Q. That is to say, they would be taken care of by the State in some other way?—A. Certainly.

*By Mr. Jameson:*

Q. We have now a system of taking care of them if they are sufficiently criminal. We put them in a criminal institution. But suppose a man is an habitual drunkard or has been dissipated, or altogether wasteful, extravagant and improvident, such a man would not be entitled to these benefits?—A. No, sir. That man is guilty of an offence and is provided for by our industrial farms. The industrial farm and the County House of Refuge are distinct institutions.

*By Mr. Verville:*

Q. Would a man who had been in the penitentiary five or seven years be entitled to a pension?—A. No, that man is shut out by the law in New Zealand.

Q. Well, he has paid his debt to society, what would you do with him?—A. Well, I think in a country like this we should hold out that a man must have a clean record.

*By the Chairman:*

Q. Only pension those who deserve it?—A. Yes, those who have earned their pension by years of good conduct.

*By Mr. Verville:*

Q. Coming back to my question, suppose a man comes out of prison at sixty-five years of age, having paid his debt to society. He is, perhaps, unhealthy and unfit for work. Would you practically force that man back to a criminal life again?—A. Well, I have very strong feelings with regard to reformatory measures that should be introduced into Canada. This man should be taken care of but not by pension.

Q. Taken care of in some other way?—A. Yes. I fear that to pension such a man would be putting a premium on crime and be a reflection on the thrifty.

The CHAIRMAN.—I think that to differentiate them in that way is a very valuable suggestion.

*By Mr. Jameson:*

Q. The residuum, in other words, will have to be taken care of by the State?—A. I am strongly in favour of the Australian method. In Australia the habitual offender is taken care of for life by the State and not turned out as in Canada. The man who offends three times never goes out but stays forever. He loses his liberty and is taken care of, not behind stone walls, but on a farm system.

Q. Well, doctor, you would not exclude from a pension a person who had served a short term in a penitentiary in early life?—A. Well, I hope that in a very short time we will have recognition given to the subject of the first offender. He is a man who has simply made a mistake and is not a criminal. The criminal, however, should not be entitled to a pension.

*By Mr. Buchanan:*

Q. You have a prison farm at Guelph and we have one in Alberta which is practically a system of probation. Young men who drift into crime in their early life are put on these farms, reform and become good citizens. Would they be entitled to a pension?—A. I think that case is fully met in Australia, where a man who has a certain number of years of good conduct to his credit wipes out his crime, but the man that comes out at sixty-five, who is a chronic offender, I would put him on the farm in the open air.

The CHAIRMAN.—I suppose we have pretty well exhausted the subject so far as Dr. Smith is concerned.

Witness retired.

Mr. CLEMENT STUBBS, called, sworn and examined.

*By the Chairman:*

Q. Where do you live, Mr. Stubbs?—A. I live at Bellevue, Alta., but the headquarters of the organization I represent are in Fernie, B.C.

Q. What organization do you represent?—A. I am president of the United Mine Workers of America, District 18.

Q. You have a general knowledge of the conditions of life in Canada, and, more particularly, I suppose, in your own locality?—A. More particularly among the mine workers of Eastern British Columbia and Southern Alberta.

Q. You understand that an old age pension system means a State contribution to the livelihood of the deserving poor who have not incomes over a certain amount?—A. Yes, sir.

Q. Would you be good enough to state your own views with regard to it?—A. My opinion is that it is becoming in the west, as well as in other places, necessary that some provision of that nature should be made, particularly among the industrial and wage-working people. Among those that I am familiar with, I have seen already



in that country, which is, as has been said, a country for young men, cases that might be referred to that have had to be provided for in other ways. There have been already at least two or three cases that I might refer to where a system of this nature would have been of considerable benefit to the individuals concerned.

Q. Of course, we are more particularly referring to what we might call the general principle of a system of aid to the aged and deserving poor, and it is with a view to substituting a system of State pensions for any other system that we may have, such as the care given by institutions generally and promiscuous charity, and so forth, that we desire information. What are your views upon this general question?—A. Well, as I say, I was speaking more particularly from the personal knowledge that I have. My opinion is that it is a matter that is really necessary: it is something that should be done, because there have already been cases in the district that I am familiar with that required attention of that nature and had to be provided for in some other way. As the time goes on there will be more of such cases.

*By Mr. Buchanan:*

Q. At present, how do you look after your aged poor. Take, in the coal mines, people who have become unable to work in the mines regularly?—A. We have no definite system of looking after such people, except that most of our local unions have provision whereby they look after their sick who are unable to work. In the case of a man no longer able to work, we try to get him moved to relatives or into some institution because we ourselves are unable to carry the burden of individuals who arrive at that particular stage. Among the mine workers, the age at which they become incapable of longer continuing their employment is much less than it is in many other occupations. When men arrive at the age of 55 or 60, most of them at least are unable to continue at that particular occupation.

*By Mr. Verville:*

Q. On account of the kind of work they have to perform?—A. Yes, on account of the work they follow all through their lives, living in vitiated air and breathing the gases they come in contact with.

Q. According to your earning power in the west, have you the means to lay anything aside for old age from your daily wages?—A. There may be individual cases where such is possible, but with the general average it is impossible. The wages are not nearly so high as are commonly supposed, and, while we have not ourselves any system by which we can get at actual figures, still at the same time we can make approximate figures. Within the last two weeks a report came to me relative to one of the mines in the district in which the secretary of the same union stated that there were at least 50 men every month—and there have been more than that—out of a total of 400 who never received any money at all from the office, because they owed more money to the company store than they had coming to them as wages; hence they could not meet their obligations and received no money whatever.

*By Mr. Macdonald:*

Q. What is the average earnings of a coal digger in the west per month?—A. Per month it would run something less than \$50 on the average.

Q. Is that for an industrious man who works when he can?—A. That is taking the average of the whole district.

*By Mr. Carroll:*

Q. Do you mean labourers?—A. I mean coal diggers who get on the average \$50 per month.

The CHAIRMAN.—Quite unaccountable, isn't it.

*By Mr. Macdonald:*

Q. I suppose that in the west the coal miners themselves are paid by tonnage rates or yardage rates or piecework rates. In Nova Scotia they are paid by similar measurements?—A. It is a piecework or contract basis for the most of them.

*By the Chairman:*

Q. They cannot make any more than that?—A. Some of them do. There are mines where the average would be higher, but there are others where the average is lower.

*By Mr. Verville:*

Q. The average, generally speaking, is \$50?—A. That would be an approximate average.

*By Mr. Macdonald:*

Q. Give us an idea of what the maximum wage would be—what is the most a man earns?—A. There are some of the mines where the average would run pretty close to \$100 per month. Those are very few.

Q. Anything over that?—A. There are individual cases where a man has made \$40 in one day, but he does not do that very often, and it is only by a trick.

Q. A man who earns that in a day may do so by shovelling a blast of coal?—A. I picked up some figures from the East Kootenay district giving the output of coal per man employed underground. They are as follows: In 1909, 532 tons; in 1910, 575 tons; in 1911 (four and a half months), 272 tons. The general average of the labour cost underground would approximate \$1 per ton, possibly a few cents less. So that you can see from these figures, which are taken from government reports, that the general average of wages is certainly not very high.

*By Mr. Carroll:*

Q. How does the average wage run of the ordinary labourer around the mines?—A. These men are paid by the day. The rates are various for the different classes of employment; they range from \$2.47 a day for common labour outside to \$2.75 a day inside, and then, of course, you have engineers who are paid a higher rate.

Q. Then your labourers are better paid than the men who are cutting coal?—A. Well, you see it has to be taken into consideration that the labourers are engaged at different kinds of work, by the day, and themselves lose sometime, but some of those men who are paid that way are much better off than the contract men, but that is not generally the case, of course.

*By Mr. Verville:*

Q. But \$600 a year would be the average?—A. Yes, \$600 a year; that would be putting the average at the outside figure.

*By Mr. Macdonald:*

Q. Are there any societies in Alberta similar to those we have in Nova Scotia among the miners?—A. No, I do not think we have anything in Alberta similar to that.

Q. In Nova Scotia we have, under the law, certain societies to which the government, the company and the men all contribute, from which the men receive sick benefits; a miner who is laid aside through illness receives sick benefits?—A. No, we have no society like that.

*By Mr. Verville:*

Q. How many miners do you classify in Canada all told? About how many?—A. What do you mean?

Q. How many miners are there in Canada—coal miners?—A. That is something I cannot tell you. I do not know just what the figures are for Nova Scotia. In our own district there are possibly about 4,000, and then of course there are the labourers, the outside employees besides that number. Then in Vancouver Island they possibly have 2,500.

*By Mr. Macdonald:*

Q. The exact figures you have to get from each province?—A. Yes.

Q. Take the case of the coal minor who has worked at his calling all his life, and who, perhaps, through a defect in eyesight or other cause, is incapacitated from work any longer below the ground, what assistance does he get; or from what you have seen, what work can a man of that kind do when he is 65 or 70 years of age? Is there any occupation he can turn to?—A. There is very little work for him in my district. Some of these men go into the lamp houses and there are other men, of course, who become watchmen, but with the exception of those two cases, generally speaking, a man has to go outside the district for employment.

Q. That is there are no places of employment reserved for old men, only those few places you have mentioned?—A. That is all.

Q. Outside of that a miner of 65 years of age, or one who is incapacitated from any cause from working at his occupation, at which he has been engaged all his life, finds that there is no employment open to him with which he is familiar?—A. None at all.

*By Mr. Carroll:*

Q. You have heard Dr. Smith state that in Ontario a family of five, that is a man, his wife and three children should have \$750 a year to live on; what do you say as to western conditions respecting that?—A. Well, I might repeat the evidence which was given before an investigation board in the year 1911, at Fernie. Questions were put to the several witnesses, particularly to the officers of the company, in that regard, and each one of them agreed that a man should have at least \$100 per month in order to live at all decently and bring up his family.

Q. That is \$1,200 a year?—A. Yes.

*By Mr. Verville:*

Q. Do I understand that was the evidence of the officials of the company?—A. Yes.

Q. They stated that, did they?—A. Yes.

*By Mr. Carroll:*

Q. Then your people in the west are not getting half a living wage?—A. No, sir, not quite.

*By Mr. Macdonald:*

Q. Have you ever in your position as a representative of the mine workers, looked into the question of the difference in the cost of living in the western provinces compared with the eastern provinces?—A. Not in a statistical way. We have, of course, noticed the difference to ourselves in the west, but we have not made a direct comparison as between the living conditions in the east and in the west.

Q. Your statement was that evidence was given at the investigation that \$1,200 was a living wage. Does that mean that a miner with his wife and family would require that amount of money in order to provide himself and family with the necessities of life, clothing, a home, &c.?—A. Yes, that is what it means.

*By Mr. Verville:*

Q. What is your idea of the amount of money a man would require to keep up his family in the western provinces?—A. The situation is this. It is not the idea of what is really required, but it is really what they have to do it on. As I have stated they have to live inside the wages they get, and that the wages on the average are not more than \$600 a year, as I stated.

*By Mr. Macdonald:*

Q. Is it not suggested that sometimes the miner who does not care as much as another miner is the man who is not constituted the same as his fellow and does not work just as he might?—A. There are many things that might be suggested. The miner has to work when he can, and when he cannot work of course there is no other avenue of employment open for him. As long as the mines are operating and the miner is in good health, he naturally has to content himself with that work, he has not the opportunity of turning his hand to anything else.

Q. If a man is paid by the box, as we call it in Nova Scotia, or by measurement, of course he is paid for the amount of coal he produces, but if he does not work he cannot produce the coal and he cannot get the money?—A. Naturally, but as I pointed out as long as he is well he is anxious to take every opportunity to go to work, otherwise he will not get the opportunity to do so. As a matter of fact we have an arrangement that if a man lies off two days, except for illness, there is an understanding that he is discharged.

Q. They stop his lamp?—A. Yes.

Q. In the west they do not allow any absence from work for greater than two days without explanation?—A. Except through sickness.

Q. Of course that makes your figures all the stronger.

*By Mr. Carroll:*

Q. Where do you live?—A. At Bellevue.

Q. Is it a large place?—A. It is just a small place.

Q. What is your largest mining town?—A. Fernie.

Q. What are the conditions there, what provisions have they for the aged poor?—A. Well, the method of handling the aged poor in British Columbia, there is only one case where we have had to take some steps in order to get an individual off our hands, and the only way we could do it was to get him into the home of the British Columbia government at Kamloops. There was considerable difficulty experienced in doing so because a residence of twenty or twenty-five years is required in the province in order to qualify for admission, and the man in question had not resided there for that length of time. Finally they waived that provision and took him into the home.

Q. Now, you have your miners' organization, what steps do you take towards looking after a miner when he becomes sick?—A. Of course we have our own arrangement whereby a weekly allowance is made to the individuals who might be laid off for that cause, but when a miner arrives at an age where he has to discontinue his employment altogether it is absolutely necessary to provide for him elsewhere.

Q. They contribute, in the first place, to this fund themselves?—A. Yes.

*By Mr. Macdonald:*

Q. This is within the organization?—A. Yes.

*By Mr. Carroll:*

Q. Does the company contribute anything?—A. No.

Q. Or the government?—A. No.

*By Mr. Macdonald:*

Q. Does your organization allow sick benefits?—A. Yes, practically all the locals do. Some of them do not.

Q. But the locals do?—A. Yes. The locals themselves conduct these sick benefit arrangements, but where they do not, whenever a man is sick and cannot work, they sometimes take up collections and fix the matter in that way.

*By Mr. Carroll:*

Q. In such cases you pass around the hat?—A. That is where there are no arrangements for sick benefits.

*By Mr. Verville:*

Q. But even in sick benefits you can only go as far as the fund will permit?—A. Yes.

*By Mr. Macdonald:*

Q. In the province of Nova Scotia there is hardly a case where a man dies that his fellow employees do not have to take up a collection for his family, that is apart from organization purposes at all. I am speaking of course of miners?—A. Yes.

Q. I suppose that condition prevails in the west?—A. Oh, yes, it is just the same.

Q. So that when a man of sixty or sixty-five dies without leaving any surplus funds for the maintenance of his family, his brother workmen take up a collection; otherwise the family are left destitute?—A. Yes.

*By Mr. Carroll:*

Q. Just one general question as to the conditions existing in the districts in which you are acquainted. Do you take the ground that it is impossible for a working man in those districts to lay up anything for old age?—A. Yes, for his old age.

Q. That is a general proposition?—A. That is generally speaking.

Q. And that is not due to anything being wrong with the man himself?—A. No, it is due to the conditions under which the men have to live and work.

*By Mr. Jameson:*

Q. How long have these mines, of which you are speaking, been operated?—A. Well, about thirteen years is the life of the Crow's Nest Pass mines, and it is only within the last eight years that there has been any noticeable development.

Q. Can you tell me from what country the labour is drawn?—A. We have in our district some twenty-two nationalities. The average English-speaking population is about fifty per cent. In some camps it is not nearly so much, in other cases it is more. Generally speaking, the English-speaking population is about fifty per cent.

Q. And what is the standard of living in the mining districts with which you are familiar? Is it pretty much the same as the Canadian among the different nationalities?—A. No. You will find the national differences among those people, they have different standards of living. Some of the nationalities can live for much less than they get, and for much less than others can.

Q. That is the point I want to reach. Come down to the statement made that the standard of living should not be less than \$1,200 per annum, or \$100 a month. Would that apply to we will say simply the Canadians or to the class generally that you have mentioned?—A. The people who gave that evidence were naturally English-speaking men, and most of them from the British Islands, and they were speaking from their own point of view. There is just this about it: those who could live for much less can save more, but at the same time the wages they would work for are naturally taken into consideration in fixing the wage scale, and the fact of their

being people who are willing to work for so much less makes it imperative that others accept pretty much the same conditions in order to live.

*By Mr. Verville:*

Q. The figures referred to were not given by the miners but by the officers of mining companies?—A. Mostly by company officials.

*By Mr. Macdonald:*

Q. Doubtless the same complaint is made in the west that is made in our province. Men come from England and Scotland to this country, and, in the absence of any old age system of pensions, they say that their condition is not as good here as it is at home?—A. Well, we hear these comparisons made, but in my view it is a matter of opinion. The conditions are certainly not suggestive of paradise either in one country or the other, particularly from the miner's standpoint.

Q. The mine workers who have come from the old country since the introduction of the old age pension system look upon that system as being a very great compensation for them because it will provide a means of livelihood for them when they can no longer work?—A. It removes one of those serious doubts from the mind of a man who is getting along in years, it helps to remove that serious doubt as to what is going to become of him in old age. That question is present in the minds of many whom I am acquainted, who have passed the age of forty-five.

*By Mr. Verville:*

Q. According to your view, an old age system would have to apply to miners at a younger age than sixty-five?—A. Yes, I think so, if it is to be of any real benefit to them.

Q. Because the miners are worn out at about fifty or fifty-five years of age?—A. Personally, in making that statement, I am of opinion that when a man becomes unable to earn his own living some provision should be made for him, either in the form of an old age pension or some other grant. It seems to me that society cannot allow any man to starve because he cannot at that particular time of life provide himself with the necessary means of subsistence. As I have stated, I find that among miners the time is somewhat less than sixty-five when they are prevented from continuing their occupation as such. As I have pointed out, in only one or two cases is there employment for old men who are incapacitated from further work as miners.

Q. The miners have all big families, I suppose?—A. Not all of them.

*By Mr. Macdonald:*

Q. In our province as a rule the miners have large families?—A. I believe their families are larger than the average family.

*By Mr. Verville:*

Q. What is the minimum age at which they can work in a mine?—A. Sixteen is the age limit in the western provinces.

*By Mr. Macdonald:*

Q. What provision is made by statute for the care of the aged in the provinces of Alberta and British Columbia?—A. In Alberta we have no such institutions. We have no institution to which we can apply for aid in cases of that kind, although I understand that the problem annually forces itself upon the attention of the authorities. I believe that the Lacombe Home takes in some of these cases that are sent there by the government, and they are paid for at the rate of so much per head.

Q. Is that a home for both sexes?—A. I understand so.

Q. It is a sort of provincial poorhouse?—A. It is a religious institution. As I said, the province has not any institutions of this nature. So far as I know there is no provision for dealing with such cases except when they are thrust upon the attention of the authorities. Then the cases are admitted to this home at Lacombe.

Q. Suppose there is a case of destitution at Fernie, would the municipal authorities grant relief?—A. Generally speaking, yes.

*By Mr. Verville:*

Q. To your knowledge, are aged married people separated in any charitable institution in your province?—A. I have no knowledge of that.

MR. VERVILLE.—We will get some province where that is done before we get through. I am inclined to think it exists in some provinces.

Mr. STUBBS.—I have no knowledge of it

*By Mr. Macdonald:*

Q. What provinces have you worked in besides Alberta and British Columbia?—A. No others.

Q. Your knowledge is confined to those two provinces?—A. Yes.

Q. Have you been in Nanaimo?—A. Yes.

Q. How does the wage there compare with other places in British Columbia?—A. Very similar, from the information I could get, though I do not wish to make a definite statement.

Q. Is there not a distinction between the surface men of Fernie and Nanaimo?

—A. Not that I am familiar with.

*By Mr. Verville:*

Q. What can the boys between fourteen and sixteen years of age do if there is nothing else in the town except mining?—A. Not much else. There are a number of boys employed about the mines, picking rock and other small jobs of that character.

Mr. VERVILLE.—If they did not work it would make the burden very much heavier on the father.

*By Mr. Macdonald:*

Q. Is there no employment in a mining town outside of mining?—A. As a rule, no.

Q. The miner's son soon grows up to be a miner?—A. He is practically forced into that situation unless his father happens to be one of the fortunate ones, and can send him away.

Q. I am speaking of the average case?—A. As a general rule, the boy becomes a miner.

Q. The miner's son follows his father as soon as he is able to get employment under the law?—A. Yes.

*By Mr. Carroll:*

Q. Have you any general statement to make as to the state of public opinion in regard to old age pensions?—A. No, I have not. The order to come here caught me in a peculiar position. I have been very busy for the last two or three months. Our own district convention commences on the 17th, and I had just arranged my time in preparation for it when the order came for me to attend here, so I did not have time to gather material for a general statement.

*By Mr. Verville:*

Q. Generally speaking, you are strongly in favour of an old age pension scheme?—A. Yes.

*By Mr. Macdonald:*

Q. Can you suggest any other way of providing for the declining years of a man over sixty years of age who becomes incapacitated for employment?—A. There is no other avenue that I can suggest, except that he be allowed sufficient to provide for the continuance of his days. I have heard that evidence given here to-day and heartily endorse the position taken that an institution is certainly not the proper place in which to discard our old people, because they are the fathers and mothers of somebody at least. They have spent their days in building up the country, and it seems to me that it is the duty of the State to provide for their old age.

*By Mr. Verville:*

Q. You can suggest no better method at this particular time?

*By Mr. Macdonald:*

Q. Except what has been adopted in all other English-speaking countries?—

A. No.

Committee adjourned.



HOUSE OF COMMONS, COMMITTEE ROOM, 105,

WEDNESDAY, 12th February, 1913.

## MINUTES OF PROCEEDINGS.

The Select Special Committee on Old Age Pensions met, pursuant to notice, at 11 o'clock a.m. Present: Mr. Burnham, Chairman, presiding: Messrs. Buchaman, Carroll, Crocket, Currie, Jameson, Macdonald and Verville. In attendance as witnesses: George L. Sinclair, M.D., of Halifax, Provincial Inspector of Humane and Penal Institutions, Harry Gregory of Sydney, Secretary of Trades and Labour Council, Angus McKeigan of Glace Bay, Secretary of the International Workers' Association, and Stephen B. McNeil of Glace Bay, Grand President of the Provincial Workers' Associations. In attendance as spectators: Mr. Alguire, M.P., Dr. Chisholm, M.P., (Inverness), Mr. J. C. Watters, President of the Dominion Trades and Labour Congress, and Clement Stubbs, Business Agent for the United Mine Workers of Western Canada. In attendance as official stenographers: Messrs. Dickson, Ownes and Matthews.

The Minutes of the Proceedings of the Committee for last meeting, held on Tuesday, 11th February instant, were read and adopted.

The Committee next proceeded to take the evidence of the witnesses present, namely, Messrs. Sinclair, Gregory, McKeigan, and McNeil.

On motion of Mr. Jameson it was resolved that witness Dr. Sinclair be asked to supplement his evidence with regard to certain particulars he is not able to give, by furnishing a memorandum to the Chairman as soon as it is convenient to him; and that such particulars comprise the number of poor cared for in municipal and other charitable institutions of the province of Nova Scotia, also by benefit societies, and promiscuous charities, and cost therefor.

The Chairman requested witnesses Gregory and McKeigan to hand over to the clerk of the Committee whatever statistics and statements said witnesses might have which relate to the evidence now given.

Resolved that the clerk of the committee summon for attendance at a future meeting Messrs. Adam Shortt, of Ottawa, and John G. O'Donoghue.

The Committee then adjourned to meet again at the call of the Chairman.

## EVIDENCE.

Dr. Geo. L. SINCLAIR, called, sworn and examined.

*By the Chairman:*

Q. Where are your headquarters, Dr. Sinclair?—A. In Halifax.

Q. What position do you occupy?—A. I am the Provincial Inspector of Humane and Penal Institutions.

Q. You have a general knowledge of the conditions of life in the Dominion, and especially in your own province?—A. I think I have.

Q. You know what the old age pension scheme means?—A. I have a general idea of this also.

Q. Would you be kind enough to give your opinion as to the desirability or other wise of applying an old age pension scheme to the Dominion?—A. I have no doubt in my mind as to the desirability of such a scheme.

Q. Will you kindly go on and give us your ideas?—A. I think there are many worthy people who are unable to accumulate money for their old age, although they are hard working reputable members of society, and when old age comes upon them are obliged to seek refuge in some institutions provided for such cases, or to be dependent upon charity of their friends.

Q. Then you think that this is an advisable substitution for institutions and promiscuous charity?—A. Certainly for promiscuous charity.

Q. In what way do you look upon institutional charity?—A. I think in many instances the association of all classes of the poor is humiliating, to say the least, to a certain number of them.

Q. Naturally. It has what may be called a degrading effect?—A. I think so. Some people I think are born poor, some achieve poverty, and some have poverty thrust upon them.

Q. That is a very good way to put it. Would you be good enough to say what you consider to be the chief causes of poverty?—A. The chief causes?

Q. Yes. That is the direct causes, the approximate causes?—A. I think there are several causes. I do not know which can be considered chief. I think there are persons who, as I say, are born poor, whose wage is never sufficient for them to be other than poor.

Q. Of course, we are considering the aged poor?—A. Yes. I think that in other cases the wage may have been reasonable, but the individual, not a provident person. Of course, in other instances again, intemperance has probably dissipated what may have been a sufficient wage to permit of living.

Q. The abolition of intemperance, ignorance, lack of education, stupidity, vicious environment, and so on, would succeed in raising the moral tone of the community, but do you consider that if that were done it would be a substitute for a system of old age pensions?—A. I do not think so entirely. I think that according to the Good Book the poor will always be with us.

*By Mr. Verville:*

Q. From your experience what, more than anything else, contribute to intemperance among the working classes?—A. As a medical man who has been intimately associated with the insane element of the population, I have never been quite satisfied how much intemperance was the cause of insanity, or how much insanity was the cause of intemperance. It is a disputed point, but at a general glance I should say that intemperance had a very large effect in producing poverty.

Q. To your knowledge, are there many people in a state of poverty without being themselves responsible for that condition?—A. I think it depends upon the environment of the individual to some extent. I have here a list of the asylums of Nova Scotia, and taking a large city like Halifax I really think that intemperance is responsible for the condition of a good many of the male inmates of the institution and some of the female inmates, but I do not think that it could be said to be an universal cause in all of the institutions of the province.

*By Mr. Crocket:*

Q. What proportion of the inmates of the Halifax institution find their condition attributable to that cause?—A. I should have to be very general in my estimate. I should say at least twenty or twenty-five per cent. Are you speaking of insanity or of poverty.

Q. I thought you were speaking of the insane?—A. I was speaking of both classes. If merely the insane, I should reduce the percentage, I would not say as much as twenty or twenty-five per cent.

Q. My question was with reference to insanity in the Provincial Hospital of Nova Scotia?—A. One year I was particularly struck with the number of admissions who were put down as total abstainers, but some further inquiry led to the discovery that these people had not always been total abstainers.

Q. Then you would reduce the percentage from this cause to what amount?—A. Of the insane, I should say not more, certainly, than five or six per cent.

Q. Whose condition was due to intemperance?—A. Due to intemperance, that is with intemperance as a co-existing condition.

*By the Chairman:*

Q. The original cause?—A. Then, as I say, you have got to decide whether intemperance was the cause of the insanity, or whether mental weakness was the cause of the intemperance.

*By Mr. Jameson:*

Q. How many people are there at the present time inmates of Houses of Refuge for the aged poor in the province of Nova Scotia, or who may be classed as paupers?—

A. Of paupers pure and simple, the number is 285. That is to say, on the 1st day of October there were 285 males, and 261 females, making a total of 546.

Q. Is that in the whole province?—A. That is in the whole province.

Q. Does that include what might be termed the pauper insane?—A. That is the pauper sane, but does not include the inmates of Homes such as the Old Men's Home, in Halifax, the Masonic Old Men's Home in the same city, and the Old Ladies' Home, which exists, I think, in Yarmouth. The figures I have given are of inmates of Municipal Asylums for the poor.

Q. You are referring to Municipal Asylums?—A. Yes.

Q. What about the Provincial Asylums?—A. There is no such provincial institution except the Nova Scotia Hospital for the insane.

Q. Do you include the inmates of that institution in these figures?—A. No. In addition to that number of sane poor, there are 770 insane poor in the municipal institution, and on the average about 440 in the Nova Scotia Hospital, which would give a total of 1,756 inmates of all these humane institutions, as far as I know of them, in the province of Nova Scotia.

Q. Can you tell us what number of men are paid for by the State and by the Municipal authorities?—A. Practically all in the municipal institutions and asylums are paid for by the municipalities.

Q. How many in Nova Scotia Hospital for the Insane?—A. That I could not tell you, probably four-fifths are paid for by the municipalities.

Q. Then 20 per cent would be cared for by the local government?—A. Yes.

Q. And 80 per cent by the friends and relatives of the afflicted and by municipalities?—A. Yes. I might explain, Mr. Chairman, that this number does not, of course, include the total number of poor in the province. Some of our counties have no asylum provision for their poor. They arrange among themselves for the care of these people. The overseers of the poor arrange to board out a certain number.

Q. At the present time there are no complete statistics with reference to the province of Nova Scotia?—A. No.

*By Mr. Crocket:*

Q. How many counties in Nova Scotia maintain almshouses?—A. There are none in Guysboro, Pictou, Victoria—there are four counties without almshouses. Some have three.

*By Mr. Carroll:*

Q. What do you mean by almshouses?—A. An asylum or home for the sane poor. We have a peculiar condition in Nova Scotia. We have a county system of caring for the insane. A certain class of the insane can be sent to institutions to be cared for by the county authorities. Some of these are cared for in houses that are solely used for that purpose, but the law says that nothing shall prevent a county poorhouse from being used for the care of the sane and insane if proper provision is made therefor. I refer to structural provision, attendants, and so on. We have 26 institutions, not including the Victoria General Hospital or the local hospitals, for the care of the sick in the province. Of the municipal asylums, in three sane persons only are cared for; in three others insane only; in the balance both sane and insane are in residence.

*By Mr. Verville:*

Q. Is there in your province an institution anywhere where an old man and his wife cannot live together?—A. In several of our poorhouses where husband and wife are both inmates, they are allowed to occupy a room together.

Q. Do you know of any where they are separated?—A. In several they are separated. If they are old enough they are not separated, but if they are not very old they are liable to be separated. I saw a couple recently in one of our institutions; the old man was 87 and his wife 89; and they were lying side by side in the bed at the same time; each praying that he or she would die first. It was a pathetic sight.

Q. At what age would you separate them?—A. I have never seen them when they were younger than 60 permitted to mix together; but, beyond that age, it is quite a common thing.

*By Mr. Crocket:*

Q. Has the number of inmates in these institutions been increased in recent years?—A. Not appreciably so.

*By Mr. Carroll:*

Q. Could you give us the number of people in the insane asylums of Nova Scotia who are confined on account of insanity and on account of poverty?—A. I can give you the number that are there on account of insanity, which is 770, not including the Nova Scotia Hospital. I might include the daily average population of the latter, which would bring the total to 1,210.

Q. How many of these are confined in these institutions?—A. 546.

Q. All deserving poor?—A. More or less deserving.

Q. Are you aware also that in Nova Scotia the counties and towns spend enormous amounts of money looking after their poor?—A. I am aware of that.

Q. Have you any figures on that?—A. No.

Q. Does that number of 546 refer to old people as a usual thing?—A. No; they are not all old; there is a small proportion of children, which is a most undesirable thing—a very small proportion. One county has the largest number that I have ever found because they have no orphan asylum of any kind, and any waifs or strays that exist in the community drift into this.

Q. Did you include in that the number who are confined in the Halifax poorhouse?—A. I included that. The Halifax city poorhouse contained 94 insane and 202 sane persons on the first of October last.

Q. Those are mostly old people?—A. They are all old.

*By Mr. Crockett:*

Q. Do they come from all part of the province?—A. No; they come from the city of Halifax, it is a city institution.

Q. Where is the provincial institution for the insane?—A. At Dartmouth, across from Halifax.

*By Mr. Carroll:*

Q. Have you any statistics as to the number of old people who are cared for by fraternal societies, such as the Masons, Oddfellows, &c.?—A. I have not. I think I could obtain all these statistics on my return if it is necessary.

Q. Taking the city of Halifax poorhouse, having 202 sane paupers, all would not come from the city of Halifax, and that would not be a fair comparison as to the condition of the people of the province?—A. It would be an excessive number.

Q. Can you tell us the reason of that, how there are more people in the Halifax institution than there would be in other parts of the province?—A. Halifax is a seaport town; it is the abiding place of a great number of people who drift in from the country, are stricken down and become charges upon the city.

*By Mr. Jameson:*

Q. Is there any obtainable information which would enable you to state what percentage of the total number of poor cared for in our institutions in Nova Scotia are attributable to, let us say, the following causes:—inefficiency, intemperance, improvidence, shiftlessness, immorality, stupidity or ignorance. Those were the causes which were assigned by a witness yesterday from the province of Ontario. Is there any statistical information that could be obtained in Nova Scotia on these points?—A. Not a sufficient amount to be of value. It might be obtained so far as the inmates of the Nova Scotia Hospital for the Insane are concerned, because a record of the history of each case is secured when an inmate is admitted.

Q. Do you not think it is desirable to have statistics compiled of the number of inmates admitted from the causes named, to the institutions in each of the counties in our province for the class which constitute the feeble minded, people who are not

Q. No more difficult in Nova Scotia than in Ontario?—A. We have no provision in our province for the class which constitute the feeble minded, people who are not insane but who are mentally defective. They all gravitate sooner or later to these humane institutions. However, we are agitating now with the hope of having some form of schools or homes provided for feeble minded children, and also for the care of feeble minded women during the child-bearing age.

Q. Will you read the evidence given here yesterday by Doctor Bruce Smith of Toronto, and give us the benefit of your opinion with regard to the points dwelt on by him? (Handing evidence to witness)—A. Doctor Bruce Smith speaks here of inefficiency due to lack of mental strength.

Q. No, I am referring to that portion of his evidence which appears further down the page (pointing to transcrip of evidence)?—A. I should endorse every syllable of that evidence.

Q. Make your own statement with respect to the evidence of Doctor Smith, so that we can get it on the record.

*By the Chairman:*

Q. Turn to Doctor Smith's evidence, beginning with the words 'I am forced from my experience,' down to 'the necessity of taking care of these people'—A. (After perusing evidence)—I would say this: Having read the evidence of Dr. Smith from the paragraph beginning. 'I am forced from my experience to fully believe' and so on, down to where he says 'I think it would be a great mistake in considering old age pensions to shut our eyes to the necessity of taking care of these people,' I am in perfect accord with the opinions expressed by Dr. Smith.

Mr. JAMESON.—That, in brief, is that measures should be taken to prevent the re-propagation of the unfit.

The CHAIRMAN.—Just so.

*By Mr. Verville:*

Q. Do you think, Doctor Sinclair, it would be of any effect if a pension were granted to a widow mother to enable her to care for her children?—A. I think so.

Q. That is just as necessary as to have an old age pension for men?—A. You mean that an old age pension is just as necessary for women as for men?

Q. Yes?—A. Most assuredly.

*By the Chairman:*

Q. Women that are left destitute with families to bring up should also have aid?—A. Most assuredly.

*By Mr. Verville:*

Q. Do you not think it would have a better effect on the mentality of these children if they could be kept at home?—A. I would not go so far as to say that, but if they were suffering the pangs of poverty their mental development would not be as good as it would be under more favourable conditions.

Q. Would you favour having an institute take care of children, or leave it to the mother herself?—A. I think the mother herself, if she is a proper person. The home influence, if it is a proper one, is the best a child can be surrounded with. In an institution a child is very apt to be merely one of so many, and there is a lack of that individual care and study which a good mother always gives to her children.

*By the Chairman:*

Q. If the value of home training and of home surroundings is to be preserved, the best way to preserve it is by means of state assistance to a family?—A. I should think so, even where state assistance takes the form of institutional work. It is now recognized that the so-called 'Cottage System'—that is where a smaller number can be handled under influences which are distinctly homelike—is preferable to the Home Asylum.

*By Mr. Jameson:*

Q. Can you tell me what is the cost to the province of Nova Scotia at present for the care of the poor?

The CHAIRMAN.—In round numbers.

The WITNESS.—Do you mean the cost to the various municipalities?

*By Mr. Jameson:*

Q. To the various municipalities and to the province itself?—A. I cannot tell you. We have no settlement in any poor district of the province. Such are known as Provincial Poor, and are cared for in the Halifax city institutions.

The CHAIRMAN.—We might ask Dr. Sinclair, by resolution, to prepare these statistics and incorporate them in our minutes or in his testimony. Will you move such resolution, Mr. Jameson?

Mr. JAMESON.—Cannot Dr. Sinclair prepare memoranda of that sort and forward them to the chairman.

The CHAIRMAN.—Possibly.

Mr. JAMESON.—I would move that Dr. Sinclair supplement his evidence with regard to certain particulars he is not now able to give, by furnishing a memorandum to the chairman as soon as it is convenient. (To the witness) What we want specifically is the number of poor cared for in municipal and other charitable institutions of the province, also by benefit societies and promiscuous charities.

The WITNESS.—The figures I have given include all the poor in the asylums.

Mr. JAMESON.—Then there are Old Men's Homes, Masonic Homes and other institutions.

The WITNESS.—You want introduced the number of dependent poor cared for in institutions at the present time.

The CHAIRMAN.—Also the number provided for by benefit societies and by promiscuous charities. You would add these details, Mr. Jameson, would you not?

Mr. JAMESON.—Yes, let Dr. Sinclair compile all this information and have it inserted in one table.

The WITNESS.—And you say also, those cared for by promiscuous charity.

The CHAIRMAN.—Yes, it is well to have all these details so as to make the statement complete.

Mr. JAMESON.—And in addition, the cost, so far as it can be determined.

The WITNESS.—I will do the best I can. Some of these societies, of course, might object to furnishing this information.

Mr. JAMESON.—We might circularize them asking for this information.

The WITNESS.—Do you wish the amount expended by these organizations?

The CHAIRMAN.—Yes, it will be advisable to find that out. What we are after is this: If we impose a burden on the country in one way, we want to show that we are taking it off in another. We are not imposing a burden at all; we are substituting one method for another.

*By Mr. Jameson:*

Q. From your knowledge of such matters in Nova Scotia, do you think that there are many who might be classed as deserving poor who are to-day in destitute circumstances in the province and not receiving aid from any of these institutions?

The CHAIRMAN.—In any way at all?

Mr. JAMESON.—We hope to obtain from the Doctor a statement of the exact number, or as near as possible, of the deserving poor; and I would like him to say, if he can, how many outside of these institutions are not receiving aid—those who might be termed the neglected poor, all persons who are being assisted by their neighbours.

The WITNESS.—We have, in the city of Halifax, a society known as the Society for Improving the Condition of the Poor, which is supported by voluntary contribution, and under which there are a number of visitors whose duty it is to go around in certain districts and find families who are deserving, and they assist these sometimes with money, or food, or fuel, or clothing, tide them over the bad season, or a series of seasons.

*By the Chairman:*

Q. I suppose there are frequently cases of imposition?—A. Yes, and in some cases there is charitable overlapping.

Q. You are aware that under a system of old age pensions a board of examiners would be appointed, whose examination would reduce the number of impositions?—A. In the city of Halifax there are people who receive aid from two or three sources, largely through imposition.

Q. It is more or less a propagation of poverty?—A. It is a manufacture of the pauper.

Mr. VERVILLE.—An awful bad manufacture; it is getting to be a big industry.

The CHAIRMAN.—Of course, we are after the aged and deserving poor.

*By Mr. Carroll:*

Q. From the humanitarian standpoint, Dr. Sinclair, what do you think of the idea of confining the pauper poor with the insane poor?—A. Personally I am opposed to it, and have always been.

Q. On what ground?—A. On the ground that the two classes require different care; that frequently the presence of the insane is a source of terror, almost, to the sane; and because it is difficult to educate the municipal mind to see that an insane pauper requires one form of supervision and an ordinary pauper an entirely different one. I may say, Mr. Chairman, that at the present time in Nova Scotia the local lunatic asylums are under the management of a very much more competent class of men and women than was the case some years ago. In the majority of instances those having charge are persons who have had previous experience in the care of the insane, which has been gained, in some cases, in the Nova Scotia hospital. The result has been a very marked improvement in the care which these people receive.

Q. A system of old age pensions, if inaugurated, would do away with that undesirable state of affairs to a large extent?—A. I think it would to a large extent.

*By the Chairman:*

Q. Have you any further statement to make, Dr. Sinclair?—A. I might say that the remarks of Dr. Smith with reference to the segregation of the unfit seem to me almost a national, a federal, question, and as long as the federal government regulate the class of people who come into the country it is hardly fair that the provinces should have to take care of the unfit that are admitted accidentally in this way. I know of so many instances in which the unfit have been allowed to propagate their species; and, as the fountain does not rise higher than its source, the children of the unfit go under. I think Dr. Smith's remarks on the subject of the care of the habitual criminal, too—that he should not be turned loose after a third conviction—are correct. That idea has been expressed by Sir Robert Anderson, of Scotland Yard.

*By Mr. Carroll:*

Q. It may not be altogether pertinent to this inquiry, but what would you suggest as a means of applying the remedy that Dr. Smith and you are in favour of? Do you think that a federal health department would have much to do with matters of that kind?—A. In the United States, at the present time, there are between twenty and thirty state institutions for the care of what are known as the feeble-minded. They are taken in from the age of six and maintained during life. They are protected against themselves and protected against society, and society is protected against them. You recognize the fact that in a civilized community there are not fewer than three of the feeble-minded class to every one thousand of the population. I have myself collected statistics of about four hundred children who might be receiving the special instruction which in many of the United States they do receive, who will grow up to be men and women, who as incapable become truants at school, juvenile delinquents, and who as women especially swell the population of the immoral and prostitute class and increase the number of illegitimate offspring. I am very sorry I did not know more fully the scope of this inquiry. Then I would have come better prepared.

The CHAIRMAN.—Very well, we will get all the supplementary information asked for later on.

Witness discharged.



Mr. HARRY GREGORY, called, sworn and examined.

*By the Chairman:*

Q. Where are your headquarters?—A. Sydney, Cape Breton.

Q. What is your vocation?—A. Carpenter.

Q. Are you connected with any public institution?—A. Well, for the last twelve months I have been connected with the Carpenter's Union.

Q. Of Cape Breton?—A. The local organization at Sydney.

Q. You are of course conversant with the general condition of the community in Cape Breton?—A. Yes.

Q. The condition of the people I mean?—A. Yes, I have lived there about eight years.

Q. Do you know what the old age pension system is?—A. Yes, I understand it on general principles.

Q. Will you give us your opinion as to the desirability or otherwise, of adopting an old age pension system for Canada?—A. I believe it is desirable from a humane point of view. I also believe that it is a necessity from an economic position.

Q. You may go into the question from both standpoints if you will?—A. Well, I take on humane lines what has been done by other countries to institute old age pensions, and so far as England is concerned, my study of the question has led me to the investigations made by Charles Booth in the city of London.

Q. You do not mean the late General Booth?—A. No, Charles Booth. Also investigations made in the city of York by Mr. Rowntree.

Q. You are now judging by other people's experience?—A. I am telling you what has led to legislation of this kind in other countries, from the humane standpoint. Investigations show that it was the condition of poverty among the working classes that led to this question being raised. According to the gentlemen to whom I have referred, the worker's condition of poverty results from conditions over which he has no control. For instance, Mr. Rowntree—

Q. What has been your experience in Cape Breton?—A. My experience in Cape Breton is that there are a number of dependent aged poor to be provided for. I got that information from the clerk at the City Hall, who told me that there were thirty cases maintained by the city. I also interviewed Doctor Pringle, of the Presbyterian Church. He also said there were quite a number of them, but he could not give me the figures. I likewise interviewed Dr. Kendall, the Medical Health Officer of Cape Breton, and was informed there are a number of cases in the farming districts. The Warden of Cape Breton county, moreover, informed me that there are many cases among the fishermen. That gentleman spoke of a certain bounty on fish that was paid to the fishermen, and he wanted this fund to be applied for the provision for an old age pension for fishermen. I also endeavoured to interview the head of the Catholic Congregation, but the revered gentleman was away at the time.

Q. How are these people cared for now?—A. Their care is left to the charity of the churches. It is private charity on the lines that Dr. Sinclair was speaking of just now. In the Cape Breton hospital for the insane—I learned this from Dr. Kendall himself—there are insane people who are unable to provide themselves with the necessities of life.

Q. When you say 'unable,' you mean that they have not sufficient funds to make way in the world?—A. Well, hardly that, but owing to invalidism.

*By Mr. Verville:*

Q. In your trade, and in the different trades, in the locality from which you come, at about what age is a man supposed to be really unfit to earn his living at his trade?—A. I believe that in most industrial establishments, especially the one in Cape Breton, the United Steel Company, they prohibit men—there is a provision about men at sixty years of age, not having employment.

Q. What can the men do then, if he is no longer allowed to work there?—A. He has got to go to the poorhouse.

Q. He is a worked out tool?—A. Yes.

*By the Chairman:*

Q. Then, as I understand, you entertain the idea—do not let me suggest the answer to you, I am merely mentioning the point in order to get an answer from you—you entertain the idea that the present lack of system in the caring for people who have passed the season for usefulness as well as for those who never were able to earn their own living, amounts to national and general neglect?—A. Yes, sir.

Q. Which should be corrected by taking up some business-like system such as that of old age pensions?—A. Yes, as a social reform.

*By Mr. Carroll:*

Q. Have you studied the conditions which have made an old age pension system necessary in the old country?—A. Yes, sir.

Q. Do the same conditions, in your opinion, exist in the industrial centres of Nova Scotia?—A. Yes, I think so.

Q. Dr. Bruce Smith yesterday gave us a number of reasons why certain people were unable to maintain themselves satisfactorily, mentioning drunkenness, ignorance, improvidence, and so on. From your observations in the industrial centres of Nova Scotia, what do you consider to be the aggravating cause?—A. Well, in reply to that I would like to put in the opinion of experts.

*By Mr. Verville:*

Q. Have you something there that you wish to read?—A. I have the opinion of different personages as to why people are dependent upon charity.

*By the Chairman:*

Q. Is that applicable to Cape Breton?—A. Well, I would draw the same conclusions and submit the same figures: death of chief wage-earner, 15.63 per cent of those in poverty; illnesses or old age of wage-earner, 5.11 per cent; irregularity of work, 2.85 per cent; largeness of family, 22.16 per cent; in regular work but at low wages, 51.96 per cent.

*By Mr. Jameson:*

Q. Does that apply to Sydney or is it a world-wide condition?—A. Well, sir, I would say it is national.

*By the Chairman:*

Q. You mean that it is applicable to Canada?—A. To Canada. Then there would be 17.93 per cent in a condition of 'secondary poverty' due to perhaps insufficient wages mis-spent.

Q. You confirm that general opinion?—A. Yes, sir.

*By Mr. Crocket:*

Q. Among what percentage of the workers is poverty due to no wages?—A. Among the fifty-one per cent class of workers.

*By the Chairman:*

Q. In other words, they do not get enough to provide for themselves anyhow?—A. I believe that.

*By Mr. Carroll:*

Q. You have no figures with reference to the conditions in Cape Breton that would make you come to that conclusion?—A. I have taken my information from statistics submitted to parliament by Mr. Verville in an address on the operation of the Trusts. He gave us a standard of living required for a family of five, and showed that \$749 were needed to provide the bare necessities of life for a family of that number.

*By Mr. Verville:*

Q. How do those figures compare with the conditions found in your district?—A. I would say that we have slightly increased prices in Sydney; rents are higher.

Q. What is the earning power of workmen, generally speaking, in that part of your province?—A. Take, first of all, the staple industry, the Dominion Steel Corporation. Their average wage, according to Mr. Plummer, is \$2.07 including superintendence, and from that you can get an average wage for the year. Multiply that by 300 days, and that would give over \$600, and that includes the cost of superintendence.

*By Mr. Carroll:*

Q. What, in your opinion, is the average wage of the ordinary workman, not taking into consideration the superintendents who are highly paid?—A. I can get figures from the Canadian year book for 15 groups of trades, if that would be satisfactory.

*By the Chairman:*

Q. Just give the facts from your own experience?—A. The average wage paid to my own class of people, carpenters, is \$550 per annum.

*By Mr. Jameson:*

Q. How much is that a day?—A. From \$2.70 to \$3.00.

Q. There seems to be a great discrepancy between the statements of this witness and some that I have heard. How long have you been living in Cape Breton?—A. For 8 years.

Q. What part?—A. Sydney.

Q. What did you say your occupation was?—A. I am a carpenter.

Q. What organization do you represent?—A. The Carpenters' Union.

Q. Do you work at carpenter's work yourself?—A. Yes, sir.

Q. Are you a contractor?—A. I am an all-round woodworker.

Q. What wages do you make?—A. \$3.00 per day.

Q. The year round?—A. Well, I am more fortunate than others just now. I am steadily employed this year, but other years I have had to take my chances with men of my class.

Q. I asked if you got that the year round?—A. This last year.

*By Mr. Verville:*

Q. You are business agent for the Carpenters' Union?—A. Yes. There are 310 men in our organization on the books of our Union, and to-day there are only 110 working. The season commences about April, and there is very little work in December except in very busy times. We have been very busy in Sydney and there have been more permits taken out. But that is the condition to-day.

*By Mr. Jameson:*

Q. What are the other men doing?—A. Prof. Magill says they have to go to the woods.

Q. They are not loafing, are they?—A. They are loafing. They cannot adapt themselves to any work. Some are back home on the farms; some have gone to Newfoundland. Lots of men are walking the streets.

*By the Chairman:*

Q. Could they find employment in other walks of life?—A. I believe they could, sir.

*By Mr. Jameson:*

Q. The statements you have made as to their earnings relate to their earnings as carpenters?—A. \$550 is the average wage paid to carpenters.

A. And when you speak of the earnings of the other labourer you refer to their earnings in their ordinary occupations?—A. Yes.

*By Mr. Crocket:*

Q. What was the average daily wage paid to carpenters in the last building season?—A. \$2.70 to \$3.00.

*By the Chairman:*

Q. Is there a miners' aid society in your district?—A. No, sir; the steelworkers have such a society.

Q. How is their fund created?—A. By equal contribution on the part of the employer and employed.

Q. Is that the fund from which the miners' industries are aided?—A. It is a fund for the steelworkers.

Mr. CARROLL.—There is a witness here who will be able to give us valuable information about the miners.

*By Mr. Crocket:*

Q. Is there a winter and summer schedule of wages for carpenters?—A. There are changes in the wages.

Q. The wages are not decreased in the winter season?—A. No.

*By Mr. Verville:*

Q. You stated a moment ago that the average wages would be so much per year for carpenters, and you said they have to go to the woods for the balance of the year. They average then about eight months a year of work. When they go out in the woods don't they take the place of someone else?—A. Yes.

Q. Everybody works around your neighbourhood? There is nobody idle?—A. I am going to suggest that.

Q. There are a certain number of men idle anyway in the winter months?—A. Yes.

The CHAIRMAN.—Of course, we mean enforced idleness.

*By Mr. Currie:*

Q. Where can we get some of them?—A. You can find them at the employment office of the Dominion Steel Co., and you can find them walking the streets.

*By Mr. Verville:*

Q. You can get all the men you want to work. What are the average wages paid to steelworkers in your district?—A. The average wage, as I have just said, is \$2.07, which is the Steel Company's own figure.

*By Mr. Crocket:*

Q. When you speak of the average, do you mean the average for a year, from one year to another?—A. Yes.

Mr. VERVILLE.—That amount includes superintendents

*By Mr. Crocket:*

Q. Then you have to take that off the \$2.07?—A. Yes. The basic wage is 14 cents an hour for labourers. The majority of the employees of the Steel Company is unskilled labour. They might get a cent a ton on some finished product. That is how the labour cost is low, because it is unskilled labour.

*By Mr. Carroll:*

Q. Fourteen cents an hour, that is a 10-hour day?—A. They work eleven and thirteen hours.

Mr. CURRIE.—Twelve hours a day is what they work in the steel works.

Mr. VERVILLE.—They work eleven and thirteen hours.

*By Mr. Carroll:*

Q. You say the great majority of steelworkers get 14 cents an hour?—A. Yes, sir.

*By Mr. Currie:*

Q. Whereabouts is that?—A. In Sydney.

Q. What is the average wages for a roller?—A. I would refer you to the figures I furnished to Mr. Verville. I got these from Prof. Magill's inquiry into conditions down there. I will give you his figures, taken from the published report of the Commission on Hours of Labour, appointed by the province of Nova Scotia, which was printed in 1910. You see how I mutilated it? (Exhibiting mutilated report) I furnished the information. He showed that the same conditions apply all over the province. He says with respect to the building trades:

'The work is more or less irregular. It is affected by the Canadian winter, by the customs of the people, and by the convenience of house-keeping.'

*By Mr. Verville:*

Q. With respect to the men who are working for fourteen cents an hour, can they be kept at that work until they are old, or must they stop work before they reach that state?—A. I would say they would leave their employment at sixty.

Q. These people cannot save anything at fourteen cents an hour?—A. They cannot.

*By Mr. Crocket:*

Q. That is the rate of wages paid to unskilled labour?—A. Unskilled labour.

*By Mr. Carroll:*

Q. Take carpenters?—A. Judging by the standard of living laid down by Mr. Verville, the cost of the bare necessities of life is \$749. I say that the carpenters only receive \$550, and as a class, they are not getting sufficient wages to find themselves the necessities of life, let alone laying anything by for old age.

*By Mr. Crocket:*

Q. I don't understand how you arrive at the \$550 when you say the wages are \$2.75 per day?—A. \$2.70 to \$3.00.

Q. And you say there was no reduction in wages during the winter season?—A. No reduction of wages, but there was an absence of steady employment. 300 working days in the year at \$3.00 a day would give you \$900?

Q. Yes.—A. But you take a carpenter at the completion of a small job, he has got to seek another employer. Then there are the wet days and the shortness of the season. There are three months of the year in which the average carpenter cannot get employment.

Q. Yes, but that does not affect the wages?—A. Yes, that reduces them.

Q. You told Mr. Currie you could bring him forty or fifty unemployed men. Would it not mean that wages would drop if there was no demand for men?—A. Yes, but through the organization we are able to keep up the wages.

*By the Chairman:*

Q. That is the Union?—A. Yes. Take the larger firms in our city—they carry a staff of men in winter, but of course not as many as they do in the summer season.

*By Mr. Crocket:*

Q. But by means of the Union you keep up the wages for those that are employed?—A. Yes.

Q. But there is always a large number that are thrown absolutely out of employment during the winter season?—A. Yes, sir.

*By Mr. Verville:*

Q. If you worked for a lower wage per hour, that would not furnish any more work for you, would it?—A. It would not.

*By Mr. Currie:*

Q. Could these men afford to contribute a small proportion of their wages to an old age pension fund?—A. They are not the class of people that are taking up the annuities the government have.

Q. I know that. It is only the millionaire class that are doing that. You have not answered my question. I want to know whether these men, out of their meagre earnings, could contribute a very small amount to some system of state insurance, or to enable them when they reach a certain age, to have this pension. That is the doctrine of self-help. Do you think the class you speak of would come under that category?—A. Now you take—

Q. Answer my question, yes or no, then you can go on with your explanation?—A. There are many that do, sir.

*By the Chairman:*

Q. What proportion could, out of their earnings, contribute to some insurance system?—A. I could not give you the proportion as a class.

Q. But roughly, out of the whole population?—A. About 21,000.

*By Mr. Currie:*

Q. What percentage?—A. To the population?

Q. Out of the total number of carpenters, what percentage would be willing and able to contribute a very small sum towards giving them an old age pension from the state, say sixty years of age?

The CHAIRMAN.—It is not merely an old age system but an insurance system.

Mr. VERVILLE.—Towards which a contribution is desired.

Mr. CURRIE.—You see we are up against that question.

The CHAIRMAN.—That is the question.

Mr. CURRIE.—It is a question of whether men are getting better wages in one place or another, or whether they are out of employment, but what is the best method of putting them all right.

The WITNESS.—There are some that do contribute.

*By Mr. Currie:*

Q. Now, I ask again if fifty per cent of these carpenters in your district would be willing to contribute \$1 a year, or \$5 even, towards this purpose? Do you understand what I mean?—A. You mean for a state insurance?

Q. Towards state insurance and old age pension?—A. From my view, state insurance would be most desirable from the fact that in Canada, in 1910, the insurance companies took \$56,000,000 of new insurance, and \$32,000,000 of the business carried lapsed owing to the failure of the people insured to keep up their policies. Now, if we had state insurance you would not have all that money wasted.

Q. You are wandering away from the question. I am asking you what percentage of these men for whom you are speaking would contribute towards such a system? I am not asking you to go into any involved statement. Keep your eye on the red squirrel?—A. There would not be any.

*By Mr. Crockett:*

Q. You say you have lived in Sydney for eight years?—A. Yes, sir.

Q. How do the wages paid now compare with the wages that were paid some years ago? Are you able to answer that?—A. We have increased our wages from \$1.80 to \$3.00.

Q. Is there any more poverty there to-day than there was eight years ago, or less?—A. Conditions are worse in Sydney. Yes, in that time, unfortunately, the conditions are worse.

Q. There is more poverty you say in Sydney to-day?—A. There must be, because the cost of living has gone up so much in the last few years, although through our organization we have been able to compensate for that increased cost of living somewhat. But the wages of the employees in the Steel Company of fourteen cents an hour have not been raised, so there must be great poverty.

Q. Are you able to say that there is, or is not, more poverty? You are reasoning it out on that basis. I want to test your statement that 50 per cent of the condition is due to low wages. You say there is more poverty to-day with wages very largely increased?—A. I am not able to give you any statistics on that question.

*By Mr. Currie:*

Q. Let me ask you another question. You understand some of the conditions of heaters and rollers?—A. Yes.

Q. And that is a very strenuous life. What would the wages of a heater or roller be? Is it not true that a good roller will sometimes make as high as \$15 to \$20 a day?—A. The foreman might.

Q. And what would his assistants get?—A. I have not got the prices paid here. There are a few well-paid men.

Q. Next to the roller comes the strander. Would he not get nearly \$12 a day?—A. I say that there are a few well-paid rollers. I cannot give you the actual rates paid.

Q. How much does a heater get a day? You have come here to give us some figures?—A. According to Mr. Verville's speech, melters receive \$4.50 to \$5.00 per day.

Q. And helpers, the men who throw the iron into the furnace?—A. A man like that, I understand, when he is about 45 years of age, he is done—is that not true?—A. Yes, according to information I have seen.

Q. And the Carnegie Steel Co. send these men off, and buy them farms in the west, and settle them with pensions. Do you think these men in Sydney, where there is no pension system like that, who get \$5 a day, would contribute a small amount, say \$10 a year, to a pension?—A. They would be well able to do it.

The CHAIRMAN.—I think it should be remembered that incomes which lie within the purview of this system are very small. People who have any such incomes as those just mentioned are outside of this pension altogether.

*By Mr. Currie:*

Q. As a matter of fact, they spend most of their money. Have you any figures. Mr. Gregory, to show the conditions, for instance, in the Maryland Steel Co?—  
A. No, sir.

Q. Do you know what the wages were there last year for labour?—A. No, not accurately.

Q. How close could you come to it? Is not common labour \$1.25 per day?—  
A. I understand the unskilled labourers in the United States Steel Corporation are receiving one cent an hour increase, and I think they are on a 15 cent-an-hour basis.

Q. I think it is a 12½-cent basis. You have not comparative figures to show?—  
A. I could furnish them.

Q. Then, I wish you would hand them in to the secretary. What happens to labourers around these mills—have you any means of finding out the after life of most of these men?—A. No, sir.

Q. Do they really make it a life employment?—A. The industry at Sydney is only 12 years old.

Q. Is it not a shifty class of labour?—A. Yes, it is.

Q. For instance, a man will be what is called mucking around the mill, handling ashes and that sort of thing, to-day; and to-morrow he may be sailing; to-day he is in Sydney and to-morrow he is in Timbuctoo. Is not that the class of men that work around there?—A. Yes.

Q. What percentage of those men in Sydney are Canadians?—A. According to Prof. Magill's figures—

Q. I know these professors; sometimes we do not take what a professor says to be always the truth. You are a man with practical experience. I would sooner take your word than the professor's?—A. I would say 60 per cent of the unskilled labour are foreign.

Q. As a rule, some of them do not live more than a year here?—A. It is a transient population.

The CHAIRMAN.—They would not come within the system at all.

*By Mr. Currie:*

Q. Is it not a fact that the Canadian workman is a good deal more intelligent than the average foreigner at these works, that he seeks to better his condition and is much more ambitious?—A. Yes.

*By Mr. Verville:*

Q. He is more skilled?—A. Yes.

*By Mr. Currie:*

Q. When he has experience is he not more skilled?—A. Yes. There is a fertilizing plant at Sydney where the rates now paid for common labour are 20 cents an hour.

Q. Do they employ Canadians?—A. Mostly Britishers.

Q. They would require a certain number of experts, skilled in the manufacture of that commodity. It is a chemical process, is it not?—A. It is a mechanical process.

Q. They grind the slag; it is mechanical. But they require certain men mechanically skilled to handle their machines?—A. Yes, there will be a few mechanics, of course.

Q. You cannot put a \$1.25-workman in charge of a machine worth \$25,000, or he might try to pass a crowbar through it. Do you think these men in the fertilizing business would be able to contribute a small amount to a pension?—A. That plant is closed down, at present. They have some irregularity of employment.

Q. Is not that due to the fact that the demand for the stuff is only at a certain season?—A. I suppose so.



Q. Where there is irregular employment of that kind—we will say, in saw-mills—don't they have to pay more where a man is employed irregularly than when he is working steadily? Take the case of bricklayers. Is not that the chief reason why they receive high wages?—A. That is the main reason.

*By Mr. Verville:*

Q. What is the average wage per year of bricklayers in your locality?—A. I would say \$650, they receive 50 cents an hour in the building trades, and those who work for the Steel Co. get from 36 to 40 cents an hour.

*By Mr. Currie:*

Q. And they get only 40 cents at the plant? For instance, what will a firebrick mason get there?—A. 36 to 40 cents an hour.

Q. And they can get 50 cents outside?—A. Yes.

Q. And they prefer to work at the steel plant because they have employment all the year round?—A. Yes.

Q. And it is much more strenuous labour than working on a building, and still they are willing to take less money than they could get outside by working only in the summer?—A. Yes.

Q. Now do you think they could contribute something to old age pensions, paying \$2 or \$3 or \$4 or \$5 a year?—A. Well, if the average wages are only \$650 a year, and it costs them some \$750 to live, I cannot see how they could contribute anything. There are some that might go into this class that pays towards state insurance or an old age pension.

*By Mr. Verville:*

Q. According to your idea, a man who is earning less than \$750 a year could not contribute towards such a fund?—A. Not the average man.

*By Mr. Jameson:*

Q. I want to get a little further explanation from you in regard to the earnings of the class of people you spoke of. You were referring to carpenters?—A. Yes.

Q. You said their wages would amount to how much?—A. \$550, carpenter's wages.

Q. And when they are not working at their trade they are taking a holiday?—A. Yes, they would not descend in the social scale so as to take the pick and the shovel.

Q. In other words, they have their classes and their castes exactly the same as you would find in India?—A. Yes.

*By Mr. Verville:*

Q. I do not suppose a clerk in an office would take a pick and shovel, would he, if he were idle?—A. I don't think he would.

*By Mr. Currie:*

Q. Do you think with that class of labour, that when the young fellow starts out to seek employment, if he knows that in time he would get an old age pension, it would tend to destroy his own individuality, his desire to better his condition?—A. I do not believe it would make any change in that man's ambition to rise.

Q. You do not think he would be reckless by reason of his belief that at the end of a certain term an old age pension would await him?—A. He would be inclined to take a chance, the same as we all would be inclined to.

Q. You think he would?—A. Yes.

Q. Many a young man starts out in life with a pick and shovel and makes up his mind to go ahead and become a millionaire. You do not think an old age pension scheme would destroy the ambition in that man and his desire to fight it out?—A. I don't think it would interfere with that character of man.

*By Mr. Jameson:*

Q. Have you formed an opinion as to how much should be paid to a man on reaching the age of sixty or sixty-five years of age?—A. I would say about \$150 per year.

*By Mr. Currie:*

Q. Would that sum maintain him?—A. It would just about keep life in him.

*By Mr. Verville:*

Q. That is to say, for some such sum he could be probably kept in an institution?—A. I take the figure of the old man at the fireside, a burden on his family.

*By Mr. Currie:*

Q. Is he a burden on his family? Is his support not a family charge?—A. He is a burden on his family.

Q. Is not his support a family charge? You are striking a very vital point of sociology there. Is not the family entitled to bear the burden of that man's support, he having borne the burden of his family's support all his life?—A. It has a moral right, perhaps.

Q. Have you seen any hardships arising out of the casting out of these people? Have you got a poorhouse down in your district?—A. We have no poorhouse. We are about to build one down there.

*By the Chairman:*

Q. You say you are about to build one?—A. Yes, we are about to build one.

*By Mr. Currie:*

Q. Is your jail crowded with indigent old men?—A. The question I was answering was the—

Q. This is a vital question, please answer it.

*By the Chairman:*

Q. Just answer the question. Have you any indigent old men in your jail?—There are about one hundred.

NOTE.—Witness Gregory subsequently called at the secretary's office to read the evidence he had given before the committee, and in connection with the answer given to this question, explained that said answer does not complete the meaning he had intended to convey.

Doctor SINCLAIR.—Might I interrupt? I don't think we have a pauper in a jail in Nova Scotia. What I mean is, a person who has not been committed for crime.

*By the Chairman:*

Q. What have you got to say about that?—A. A person who has not been committed for crime? The City Clerk in Sydney told me there were thirty people maintained by the city, most of them old people over seventy. Dr. McLellan and Dr. Pringle of the Presbyterian Church told me that they were maintaining twenty or thirty men. There are quite a number of old people kept in asylums that I mentioned before.

*By Mr. Currie:*

Q. How long have you had experience down there?—A. Eight years.

Q. Where did you come from?—A. Manchester, England.

Q. What is the percentage of indigent English people who receive aid?—A. There are about 250,000.

Q. I am asking you what percentage per thousand are State aided indigent.

Mr. VERVILLE.—I do not think he has any right to answer that question.

Mr. CURRIE.—This is a very important matter.

Mr. VERVILLE.—I object to the question because it is unfair to ask the witness what is the percentage per thousand of indigent people in England; we can procure the information ourselves from the returns.

The CHAIRMAN.—The question is slightly irregular, Mr. Currie.

Mr. CURRIE.—The witness is a doctrinaire of the English school and that is why I am attempting to get this information.

*By Mr. Currie:*

Q. Wasn't it 35,000 last year?—A. I could not say.

Q. Do you think it was over twenty-five?

The CHAIRMAN.—I think you ought to take the witness' answer.

The WITNESS.—I can give you the number of old people who I think are eligible for an Old Age Pension in Sydney, Cape Breton.

*By Mr. Currie:*

Q. How many such people in Cape Breton are now supported by the state or municipality, that is the vital question?—A. I would say there are 100 poor out of a population of 16,783.

Q. I am asking you what number per thousand in Sydney are indigent people, supported by the municipality or in receipt of state aid in any form? That is my question to you?—A. Well, I would have to work it out.

Mr. VERVILLE.—He says there 100 in 16,000.

The WITNESS.—These are not maintained by the state, these are maintained by the churches and the asylums in Cape Breton. That is the number of people affected in Sydney itself.

*By Mr. Currie:*

Q. In England they have adopted the old age pension system. I asked you what percentage of the population there per thousand was in receipt of state aid?—A. I did not get statistics regarding how many it applied to, but I have the statistics that the legislation was based on.

Q. That is the old age people, the indigent people, the workhouse class?—A. What I have are expert opinions of the necessity of old age pensions. Charles Booth said that 26 per cent of the people over 65 would be eligible for pensions.

*By the Chairman:*

Q. Of the total population of England?—A. That was the estimate.

*By Mr. Currie:*

Q. In your experience at Sydney, would you say that 26 per cent of the people there over 65 would be entitled to state aid?—A. Well, sir, I find that there are 674 old people over 60—

Q. Stick to 65?—A. I took the census of Sydney—

Q. You cannot answer the question if you do not answer for 65?—A. Out of that number I find that there are 100 people that I think are indigent, that are dependent

poor, in Sydney. There are 674 in Sydney over 60 years of age, and 100 of these are dependent on charitable or other institutions.

Q. Are these people aided by the state now, does the town have to support them?  
—A. The town supports them.

Q. What percentage are public charges?—A. I cannot give you exact figures, only that there are 30 maintained by the city. Then there are these others. Dr. Pringle has at least 20 old people that he aids by charity. Then there is the Catholic quota. I would like to submit the actual figures, which I can do.

Mr. CURRIE.—Sometimes a man is ill and out of employment and the church helps him and nobody knows anything about it.

*By Mr. Carroll:*

Q. Have you any statistics you would like to enter in the records?—A. Possibly. The CHAIRMAN.—All right you can send them in to the secretary.

Witness discharged.

Mr. ANGUS MCKEIGAN called, sworn and examined.

*By the Chairman:*

Q. Where are your headquarters, Mr. McKeigan?—A. At Glace Bay, N.S.

Q. What is your vocation?—A. I am a miner.

Q. An actual working miner?—A. Yes.

Q. Are you employed by an institution or organization?—A. Not at present.

Q. Do you come straight from the mines—A. Yes.

Q. You have an idea what an old age pension system is? It means the giving of a small sum by the state to people who have only a certain income. They must be deserving people in every way, not guilty of any crime, or intemperate. What we want to know is this: From your knowledge of the conditions where you have come from, do you consider it desirable that an old age pension system should be inaugurated. You can also, if you wish, say if you think there is any other way of aiding the deserving poor. First of all, do you think that there are people who are neglected and not provided for in a sensible way at the present time, that is to say according to what you might call the modern trend of the community, or who are provided for in a precarious and shiftless way? What we want to know is this: Do you or do you not think that the state, that is the public as represented by parliament, should provide a small income for old deserving people simply and solely because they are unable, whether it be from smallness of wages or whether it be from physical infirmity, to provide for themselves. You understand now what I mean?—A. I understand.

Q. Then what is your opinion about it?—A. Well, of course, in giving my opinion, I suppose the only safe way I can go is just judging by my own self, judging by my past life and my past experience as a miner, as a man that has quite a large family.

Q. In what mine are you employed?—A. I work with the Dominion Coal Company.

Q. Yes?—A. In one of their mines, because I have worked in different mines of theirs.

Q. What does your family number?—A. Thirteen living and one of them dead, I had fourteen of a family.

Mr. VERVILLE.—That is good.

*By the Chairman:*

Q. Well, proceed now and give us your idea of the whole situation?—A. My idea of the whole situation is this: There is a saying, of course I have never believed in

that saying, that the world owes a man a living. I never believed in that, but my idea is this: That while a man has health and strength and youth on his side, it is his duty to dig in and make the very best of his opportunities.

Q. Yes?—A. A man's duty is to provide every comfort that he can possibly provide in a sober way of looking at things, for his family. I believe that I have just as good a right to look after my family in the way of nourishment and having them go out showing a respectable appearance—just as much right as a millionaire, that is, if my aim and object in life is to inculcate in my family a good moral principle and to fit them for the time when they will assume the responsibility of citizenship. And I believe this: as a workingman I have no money, I am unable to provide educational advantages for my children owing to my calling in life, but doing the very best, making the very best use of every opportunity in the way of education and inculcating within them a good moral principle, I consider although I have no money to invest in industrial works to help to build up a nation, yet I am doing my best in sending them forth in that way. It has been a struggle with me in lifetime to bring up a family and send that family out equipped to go out and contribute to the advancement and the building up of the country. Of course, I can only speak, as I said at the beginning, from my own experience. Of course, I have a home of my own and have taken every precaution and made every effort to give my family an equipment to the very best of my ability. I also contribute to relief societies.

*By the Chairman:*

Q. What are your wages?—A. Well, I run from \$2.50 to \$3.

Q. How many years has that continued?—A. Well, I went into the mine when I was sixteen years of age, and I have worked along the different departments connected with my work.

Q. And you have always received since you have grown up, \$2.50 to \$3 a day?—A. Well no, not at all times. Of course there were periods in our mining industry in Cape Breton, when we could only get the privilege of earning for a certain number of months in the year. Owing to the closing up of navigation on the St. Lawrence we would be idle for a considerable time during the year. At that time, of course, there was a vast difference in the cost of living. Take my own boyhood days, and I was brought up around the mines, there was a vast difference in the cost of bringing up a family then, as compared with to-day; we had more of the simple life, we were content with a cruder state of living.

Q. Nowadays, considering the various forms and conditions of life—that is to say with regard to the health that people have, the employment that they can get, the wages that they can earn, and all that sort of thing—do you think that what you would call the average respectable deserving man or woman can earn enough during the years of their employment, or with their opportunities, to provide for their old age, that is when they are no longer considered fit for employment?—A. No, I do not believe that it is possible.

Q. How have you managed to get along?—A. The conditions of twenty-five years ago in mining were more favourable to the man of fifty to fifty-five years of age than they are to-day, and it was easier for him probably to earn a regular wage that would maintain his family. To-day, I suppose probably 65 per cent of the coal mines are mined by machinery. This is the age of efficiency. The coal companies are looking for larger outputs, and machinery is installed and displacing the method of mining that we had twenty-five years ago.

Q. Take the average man and woman, can they find a means at the present time—I am not referring now particularly to any places of work—can they find a means of earning a livelihood, of supporting or providing for a family and laying by means for their own old age?—A. No, I do not believe they can.

Q. Have you been able to do so?—A. Well, up to now. It is not my own earnings, the whole of that sum which has been supporting my family.

Q. That is an important point?—A. Yes, I have a family.

Q. How many are at home?—A. I have just twelve at home.

Q. How many are earning wages?—A. There are three young men earning wages.

Q. All living at home?—A. All living at home. And of course they are steady and sober.

Q. That makes all the difference in the world.—A. But at the same time they require considerably more care to keep them respectable than I required in my day.

Q. Yes, I suppose so.—A. Such as having them taking courses in the Scranton School of Correspondence. It requires a lot of money for young men to-day, although the opportunities are great.

Q. Is there a class of people who have not the push or the good fortune that you have had who, nevertheless, are deserving, well-intentioned, struggling, desirous of doing work when they can, who are likely to be up against it when they come to the age of, say 65 years?—A. Yes. You take a man who has a family of five or six children, of whom there are a great many cases, and who is earning not more than \$1.60 or \$1.75 a day, and paying high house rent and the high cost of living, and whose family may be composed of young women, and, of course, there is not the chance down there for young women that there is in many other places.

Q. Supposing an officer of the state were to go into Glace Bay and say: 'All the people in this place who have behaved themselves, who have worked hard, been good and respectable citizens, will attend here on a certain day.' You would expect to see a certain number of people appear who would be absolutely qualified. If they did appear then there is nothing for them to do but to accept charity in some public or private way or else be aided by the state because they could not get aid otherwise?—A. At what age?

Q. At the age of 65?—A. Well, now, in a public charity, of course, there may be different ways of looking at that. If a man came simply to dole out poor money—

Q. The alternative is this: that if these people would not appear then there are no such people for old age pensions?—A. Of course, there is this I can say. In Glace Bay there are some cases requiring aid, but not a great many. The town of Glace Bay paid out last year some \$3,500—that is only a small amount—as help to some poor families to pay for coal and to get a few groceries. There are many aged men unfit for the mine, who knock around town.

Q. They must be helped?—A. Yes; when a snowstorm comes it is a Godsend because they get a little shovelling to do.

Q. As long as work is provided they will do it?—A. It is only at times they can get this work to do. Now, there are many aged people dependent upon their families. I have every reason to believe that many of these aged people are a burden to a certain extent because, in the case of a man who has five or six of a family and who is only earning \$1.60 or \$1.75 a day, he cannot provide the aged people with the comforts that he would like, but as a moral duty he feels he has to take care of them. The result is that these old people, realizing and knowing the circumstances, feel that they are a burden as it were; you can imagine their feelings. If they had a small stated amount of a pension they would feel very happy.

Q. You think there is no probability whatever that the payment of a pension in this way would have any bad effect on the people aided?—A. The only way I could answer that is this: We must judge a man by the good. There is a certain amount of good and of bad in human nature and the safest way is first to take the good that is liable to be in a man. I have known men who considered themselves down and out, and there were societies, co-operative societies, started up and they were induced to put in, say, \$5; and dividends were declared, and they made a little money, and they became thrifty and improved in their moral condition. There are drunkards who have become sober men and I have known these men in after years to get little homes of their own. Now, there is a general impression regarding the mining class that they are a class that makes a lot of money but are improvident. If you will permit

me, Mr. Chairman, I will read over a few figures, taken from the Glace Bay Co-operative Society's report for six years. This is a business controlled wholly by the miners. We have not a highly paid official in the store 'In six years members have paid into the business in cash, on shares and deposits, a total of \$32,797.92; members have withdrawn from the business, in cash \$42,591.88; they have withdrawn a total amount paid in on shares and deposits and \$9,793.96 in addition.' The first year's sales amounted to \$61,927.97; in the second year, they were \$98,461.41; in the third year, \$116,706.61; in the fourth year, \$110,134.48; in the fifth year, \$173,396.71; in the sixth year, \$247,732.38; and for the twenty-fifth quarter \$77,391.55. This will give an idea of the extent to which the business has grown. The amount of dividend for the twenty-fifth quarter was \$7,370.72. That goes to show that miners, under normal conditions, when they get a chance, make good use of their dollars.

*By Mr. Carroll:*

Q. Notwithstanding that, you are aware that there are a lot of miners,—paupers, old men—who have been just as good workers as yourself, who are to-day unable to take care of themselves?—A. I will cite but one case. Some three or four weeks ago I met an old acquaintance. I knew him thirty-five years ago in one of the collieries. He was a strong man, weighing 190 pounds at that time; a good miner and very industrious worker; and he had a large family. He reared his family to all appearance in good shape; but the time came when his family separated and went out into the world. I met that man; he is now 70 years of age; he is a physical wreck with asthma. I asked him how things were going with him. He said: 'Of course, you have known me for years to be industrious, a good worker and a sober man. My family are all gone out. I have not heard from them for years. The result is to-day I and the old lady are living in a company house; we have no income in money; I have sacrificed my life; and I am just wondering whether I can get support from the town.' Now, there is the condition of that man, not brought about through any fault of his own. I can cite a great many more cases if need be, but perhaps this one will serve as an illustration. I believe myself if there were a speck of light or star to shine in the horizon that an industrious man could look forward to, I believe it would support him.

Q. There are two classes of men. One class, the more opposition they meet the stronger their perseverance; the second class collapse the moment they meet opposition. The latter class would probably be stimulated in their efforts by the prospect of state aid?—A. Yes.

*By the Chairman:*

Q. Have you anything to add to your testimony?—A. I was going to hand over statements that I got from clergymen.

The CHAIRMAN.—You may hand them to the clerk of the committee.

Witness discharged.

Mr. STEPHEN B. McNEIL, called, sworn and examined:

*By the Chairman:*

Q. Where are your headquarters?—A. Glace Bay.

Q. What is your position?—A. I am president and organizer of the Provincial Workmen's Association.

Q. What class of workmen does your association comprise?—A. Colliery workers, miners and mine labourers.

Q. You have an idea of what an old age pension system means?—A. Yes, I have a general idea.

Q. It means of course, a system of State pensions to the aged deserving poor?—A. Yes.

Q. A system to which they will not contribute. In your opinion, viewing the matter in a broad and conscientious way as an intelligent citizen, are the conditions of life in your neighbourhood such that it would be advisable for the Government to institute a system of old age pensions?—A. I am sure it is the unanimous wish of the organization I represent that an old age pension should be provided for the deserving poor.

Q. Tell us why?—A. The reasons that are assigned are that the mining of coal or iron ore is an hazardous occupation. It is an occupation that makes men prematurely old because they are working in bad air—the air is polluted—the work is hard and they are subject to diseases that other classes of workmen are not, for instance, miner's asthma. A great many of the miners are asthmatically affected, and being a basic industry they consider that the old deserving men have on account of their occupation, a full right to be provided for. In the year 1907 there was a commission appointed by the Provincial Government to make inquiry, to take evidence and to formulate and report some scheme of assistance. While the census taken at the time in the mining districts in Cumberland, Pictou, Inverness and Cape Breton counties was not complete, enough information was gathered to afford an idea of the number of aged men that were in and about the collieries, and out of 9,420, I think it was, we found that there were 166 men over 60 years of age who were working in that way. Well, the miner's earning power begins to decline when he is 50 years of age, and in the case of some who are not physically as sound as others, probably at 45. In the great majority of cases, however, their earning power begins to decline at 50 years of age, so that from that period the amount they will earn will be smaller than when they were between the ages of 20 and 50. These are some of the reasons that we would assign. There is not a very large number of them, but I can consider it a very sad sight to see a man of 65 or 70 tottering around the coal mines, crippled with rheumatism, and in many cases we believe good and faithful workers. They have raised large families, a number of them, their boys and girls are following their example and raising large families in their turn, and have as much to attend to as they possibly can. There have been others again who have been unfortunate in losing their families when they might have been a help to them.

Q. You have established the fact that they can raise large families. That means of course that they can support their families. How does that affect the condition of the aged and deserving poor, where does that leave you?—A. In raising these large families, just as soon as the children are felt to be any help, they have got to take them from school and send them to work.

Q. That has a bad effect on the family?—A. That has a bad effect on the family. I think that if a system of old age pensions were instituted the parents would be able to give a better education to their children.

Q. Take an insurance scheme. Do you think a national insurance scheme would have as good an effect as a system of old age pensions, or that such is more necessary?—A. The colliery workers and the Dominion Coal Company and the Dominion Iron and Steel Company; in fact all the companies are already contributing towards a relief fund—what they call a provident society or relief fund—that cares for them in case of disease or accident for a certain time. The Dominion Coal Company out of their surplus have deposited \$25,000 as a nucleus towards an old age fund for men who are getting too old to work, and for men who are permanently injured or incapacitated from work.

*By Mr. Carroll:*

Q. And the men are contributing towards that fund?—A. The men are contributing towards it, the company is contributing towards it, and the Provincial Government.

*By the Chairman:*

Q. Does that leave any aged deserving poor amongst those who are unprovided for?—A. Yes. When they get to a certain age they cannot work. Of course it does not cover them.



Q. It does not cover them?—A. That is the societies, the provident societies they belong to.

Q. Unless they continue to contribute?—A. When a man ceases to work he is not provided for.

Q. Does not the old age pension scheme you were speaking of make provision?—A. I have the constitution, Mr. Chairman, and I have the report.

Q. You might just say, while you are at it. This scheme you speak of does not provide an old age pension system?—A. Not yet. I say that this \$25,000 is to be a nucleus for an old age pension and if the amount ever gets great enough—the constitution will, of course, explain that—these old men will be retired on a pension.

Q. Are there any outside of this?—A. There are some that the town helps, and the different congregations help out.

Q. Could they improve their position if they wished to?—A. I do not think so. They are dependent upon the charity of the people.

Q. And you would call them deserving?—A. Yes.

Q. Well then, as a matter of fact, unless they meet with private charity or get into a house of refuge or something of that sort, the only way they could be taken care of would be by the state?—A. That is the only way.

Q. Would you recommend an old age pension system or any other similar system? The state has a bounden duty to look after a certain class of people who may be called the aged and deserving poor?—A. Yes.

*By Mr. Carroll:*

Q. In this scheme of relief that you have, a man does not pay into it voluntarily unless he becomes a miner. They take as an off-tax each pay day twenty-five cents or whatever it may be, without his will, do they not, and put it into this relief fund?—A. It works automatically. If he makes any objection that he does not wish to be a participant in the fund, if he notifies the officials accordingly, they do not deduct.

*By Mr. Verville:*

Q. Supposing he contributes to the fund for ten years and ceases his connection with the association, would he be entitled to get the money that he left there, or would he be entitled to a pension after so many years?—A. If he ceases to work for the company he ceases to be a participant in this fund. There is some system of transfer.

*By the Chairman:*

Q. I suppose they have to return something?—A. No, they do not return it for this reason: If he met with an accident he gets a dollar a day for six months, and at the end of the six months if he is still unable to pursue his occupation he gets half that amount for the following six months, and then for the next two years he is furnished \$2 per week.

Q. You are speaking now of lapses?—A. Exactly. It also covers the widows and orphans. If a man dies who is a member of the society his widow will get \$8 a month for five years; each child under 14 will get \$3 until they arrive at the age of 14.

*By Mr. Verville:*

Q. Have you paid any of that yet?—A. The report will give you the amount. I think \$98,000 was paid last year.

Q. If anybody ceases to belong to your association he is barred out from a pension altogether?—A. Every colliery worker is eligible for membership.

Q. Suppose they cease to become members?—A. They do not participate if they go out.

Q. Supposing a man is discharged by the company?—A. He forfeits his right to the funds.

Q. Supposing he is not satisfied?—A. The conditions are understood by all the workmen.

Q. Anybody going into it knows the situation?—A. Yes.

Q. A man might pay into this fund for 20 years, and if he ceases his connection he does not have anything. Of course, he would become one of the deserving poor too?—A. Yes.

*By Mr. Carroll:*

Q. Under the present conditions in an industrial sense in Nova Scotia, what did you say of the possibility of a man laying by a competence for his old age, the ordinary man with a family?—A. I do not think it possible for a man to raise a family as they ought to be raised and lay anything aside for an old age pension. They are doing just about as much in this society as they can possibly do.

*By Mr. Verville:*

Q. What are the average yearly wages?—A. Well, the average monthly wages I would say would be between \$50 and \$65.

Q. That would make about \$600 a year?—A. Yes.

*By Mr. Carroll:*

Q. Do you know anything of the conditions in other lines, take the fishermen along the Nova Scotia shore. In what position are they from the standpoint of an old age pension scheme?—A. From my own personal knowledge of the fishermen, I think they are not in very good circumstances. Very often it happens that they are deprived of a whole season's work. Take the case of the lobster fishermen for instance. A man may have 50 or 60 or 100 traps. The first time he sets them out a storm may destroy them all, and he is out a season's work so far as that branch of fishing is concerned. He is also subject to other losses on account of heavy storms breaking up his boats and losing his nets.

Q. You said they are in a somewhat similar position to the industrial workers you have mentioned; are they in the position to-day in the fishing industry in Nova Scotia to make provision for old age?—A. I don't think they are; I am not aware of any provident society among them that helps them out or assists them to tide over their personal losses.

*By the Chairman:*

Q. Do you think that any provident society would meet the conditions, would it help them out altogether?—A. Well, it would be a help to them.

Q. There still would be a residue to be provided for?—A. Oh, I dare say they would be perfectly satisfied to contribute towards it.

Q. But you think there would still be a residue left whose condition would not be altered, and when they arrive at 65 years of age would say they were unable to support themselves.—A. I think there probably would be.

Q. Do you think that with such a class the knowledge that there was an old age pension system would have a bad effect upon them so far as endeavouring to make provisions for themselves is concerned?—A. No, I think it would have an opposite effect. I think that the knowledge there was same provision made would urge them on and encourage them to do the best they could for themselves. I know that in reading about the pension system of New Zealand we found that the greater part of the pensioners were living in homes that had been provided by the State; 11,770 had been provided and they found that whereas it was costing 7/6 a week when they were renting their homes from landlords, when provided by the State they could be furnished with rooms for 3 shillings a week, so that they would have that much larger margin of their pension to live on. They also in these homes had the privilege, if they were physically fit to do so, of running a garden for themselves. The system also afforded a great deal of satisfaction to the younger generation of artizans who regarded their parents as having justly earned it through manual toil, and it, in fact, increased the affection and the veneration of the young people for their parents.

Witness discharged.

Committee adjourned.

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MINUTES OF PROCEEDINGS

AND

EVIDENCE TAKEN

BEFORE THE

SELECT SPECIAL COMMITTEE

ON

OLD AGE PENSIONS

(No. 2)

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FEBRUARY 25TH AND 26TH, 1913

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OTTAWA

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1913



THE SELECT COMMITTEE ON OLD AGE PENSIONS,  
HOUSE OF COMMONS, COMMITTEE ROOM 101,  
TUESDAY, February 25, 1913.

## MINUTES OF PROCEEDINGS.

The Select Special Committee on Old Age Pensions met, pursuant to notice, at 11 o'clock a.m. Present: Mr. Burnham, Chairman, presiding; Messrs. Bradbury, Carroll, Jameson, Macdonald, and Verville. In attendance as witnesses: Mrs. Margaret F. Taaffe, recording secretary of Old Folks' Home Board, Winnipeg; Mrs. R. W. Henderson, probationary officer of Juvenile Court, Montreal; and Mr. Louis Guyon, provincial inspector of industrial establishments, Montreal. In attendance as spectators: Mr. Alguire, M.P., Mrs. George Bryce, Ottawa, and Mr. J. C. Watters. In attendance as Committee reporters: Messrs. Owens, Oliver, and Dickson.

Communications received from Dr. Adam Shortt, President R. A. Falconer, and Mr. James Ritchie were considered.

Mr. Verville moved, seconded by Mr. Carroll, that F. A. Acland, Deputy Minister of Labour, Professor James Mavor of the University of Toronto, and Donald McNabb be summoned for attendance as witnesses to give evidence before the Committee; also that the summons served on Messrs. Hugh Robertson, and R. E. Harding of Peterborough be approved.

The Committee next proceeded to consider the evidence given by Mrs. Taaffe, Mrs. Henderson, and Mr. Guyon.

The Committee adjourned to meet again on Wednesday, 26th February instant, at 11 o'clock a.m.

### EVIDENCE.

Mrs. MARGARET F. TAAFFE, called sworn, and examined.

*By the Chairman:*

Q. Where are your headquarters, Mrs. Taaffe?—A. At Middlechurch, about six miles from Winnipeg.

Q. In whose employ are you?—A. I am Recording Secretary of the Old Folks' Home Board.

Q. Is the Old Folks' Home a provincial or municipal institution?—A. It is a private concern. It is not supported by the municipality or the government.

Q. By whom was it started?—A. The Christain Women's Union. We have been getting a certain amount from the city and the government the last two or three years.

Q. So this is a voluntary organization?—A. Yes.

Q. About how many inmates are there?—A. We had 54 when I left home and two were coming in the following day.

Q. About what age are they when they come in?—A. We have fixed the age limit at sixty-five.

Q. That is the youngest you take?—A. Yes, although we have had them in a little younger than that. Perhaps some would be sent in by the city for the winter.

Q. You have a general idea what an Old Age Pension System means? It is intended to give to the aged and absolutely deserving poor, without any contribution on the part of the receivers, a certain amount of money on their reaching a certain age. What is your opinion about that, speaking from your knowledge of the conditions of life in your part of the country and Canada generally?—A. I wrote out last night what I thought about it. Shall I read it?

The CHAIRMAN.—Yes.

Mrs. TAAFFE.—I am in favour of an old age pension scheme. Some, at present in our home, could be cared for by their families if they had a pension to help. We have 9 paying inmates (6 men and 3 women) and 43 charity inmates. When the Christian Women's Union was founded in 1882, there were no old men there, and we began with rescue work, organizing a maternity hospital which is now part of our general hospital. Later it branched out into the Children's Home, with a separate board of directors, and continued with the Women's Home, doing rescue work. When this was well covered by the Salvation Army and the Home for Friendless, we gave it up, but before doing so in December, 1906, we had cared for 4 or 5 aged women, which was the cause of our taking up this new branch of work and having our charter amended so that we could work among men also. There was no place where an old person could go. No lodging place seems open to the old and infirm, and we were pleased when we were able to open our temporary home in February, 1908. Our present home was finished in April, 1910, and in September we formed an annex out of our first building and placed our couples there. Such a home as ours is needed in Winnipeg, for there seem to be so many men without relatives (sometimes these crop up after the death of an inmate) but the majority are alone. If these people were able to pay for their board a sting would be taken out of their lives.

Great care and discrimination would be required in deciding the really deserving poor. Not all could use such a pension well. We have one couple in the home who are there through force of circumstances, not through extravagance or carelessness. Such a couple would manage to live respectably with a pension. I do not know much about eastern cities, but in Manitoba, where the winters are long and work is scarce, it is hard for an ordinary working man to save, and twenty-five or thirty years ago it was still harder, for work was not carried on so late as it is now. No matter how carefully affairs were managed, the winter ate up the savings of the summer. Most of our inmates have helped in the building up of the country spending their strength and skill in the work. They have paid taxes. Mr Kerr, city relief officer, told me that in April, 1912, sixteen men were receiving pensions from the city (on the Works Department, from \$1 to \$1.25 per day, with an average service of nineteen years, I think).

The general secretary of Associated Charities seems to favour a scheme whereby the Dominion Government would add to the contributions of the individual. This would act as an inducement to men and women during their earning life to make provision for their old age.

I may say many of the men in the home have arrived there through intemperance, and such as they could not ask for a pension or be trusted to use it if received.

I am in favour of an old age pension system.

*By the Chairman:*

Q. You say some inmates pay? What do they pay?—A. We began by charging \$10 a month, but now we are asking \$15 a month.

Q. I gather you are strongly in favour of a non-contributory old age pension system. You do not think it would be good to have the recipients contribute towards it?—A. Well, I think an unmarried man could do that, but a man with a family certainly could not.



*By Mr. Bradbury:*

Q. Have you any old people in your home that are able to pay for themselves?  
—A. We have two or three that pay \$10 a month, and one pays \$5. I may say that our expenses are going up. There is a difference of \$37 a month in salaries alone.

Q. Was that building built solely by contributions?—A. The Christian Women's Union solicited subscriptions and built the Women's Home in the first place. They were helped out by the inmates, who kept a laundry. At first we thought we would have to solicit money to finish building this home. We paid \$4,000 for the ground to the government and we began collecting and got along very well, for everyone wanted to pay something towards it, if only 10 cents. We had this property on McDermott Avenue and it increased in value. Our advisory board were able to sell it for \$16,000. The city has given us \$7,500. The Provincial Government gave us nothing for building.

Q. Do you get nothing at all from the Provincial Government?—A. We do now. Last year we got \$2,500, and the year before we were paid at the rate of 25 cents a charity patient.

Q. Is there any established rule in the matter of contributions?—A. No, they just vote what they think.

Q. What was it this year?—A. I think the same as last year, \$2,500, and I think the city count on giving us at the rate of 20 cents a person.

Q. Now, Mrs. Taaffe, are the old people in your home residents of the province or new people coming in?—A. They are all old residents.

Q. Do you have any of the old natives or half breeds seeking relief?—A. No, not one.

Q. These people never come for relief for anybody. The old people live very nearly frugally, but they are never a charity.

Mr. MACDONALD.—That is true of the habitant in Quebec, is it not, Mr. Verville?

The WITNESS.—We have one French couple, and then there are one or two from the States, naturalized, but they have lived here for over twenty years, and I think the majority of them are English.

*By Mr. Bradbury:*

Q. What is your opinion, Mrs. Taaffe, of old age pensions? If we had this system in which the old people that you are taking care of were looked after by the government and provided with a certain amount of money, would they be able to live independently of your institution, or would they still fall to your care?—A. As I have said, I do not think the men who have no relatives could, they would come to us in any case. When we had the home first, a number of the men were able to work, and, indeed, one who died last year, aged 92, thought he could split all the wood. We had another old man who—we had one cow at that time—used to milk the cow. He was nearly 90, but we had to send someone along with him.

*By Mr. Macdonald:*

Q. Have you a poor asylum in Winnipeg?—A. No.

Q. Your institution takes the place of what in some eastern cities is provided for people, a poor asylum managed by the provincial government?—A. Well, I suppose it does, for we take the poor from the city. Mr. Kerr, the relief officer, sends them down to us.

Q. I may explain that in the Province of Nova Scotia, from which I come, each municipality maintains a poor asylum. Then there is in the city of Halifax a poor asylum generally for the province, which is maintained by the city and the province jointly. It is a purely public institution to which there are no contributions from any source. I understand that in Winnipeg there is no institution similar to that? A. No, not in Winnipeg. There is a provincial institution at Portage la Prairie; I do not think it is open yet.

Q. Of course you know, Mrs. Taaffe, that a system of old age pensions, as introduced in other parts of the Empire, does not intend to give aid to the pauper, to the person who is absolutely incapable?—A. I understand that.

Q. The idea is that it is merely to be a supplementary aid to a person who either has the capacity to earn something or has some little means but not anyone to keep them. You have a percentage of cases of that kind, have you, of persons to whom some assistance could be given, not in the way of pauperism, but as a matter of right from the state?—A. Yes, their families would keep them.

Q. With the supplementary aid?—A. Yes. We had one man who had a little money, and he did not want to come into a home; and Mrs. Margaret Scott took care of his money, and she coaxed him to come in at last, and he was delighted when he found it was not a poor-house. He sent money home to his sisters all the time he was living, and when he died the ladies decided that they would bury him and send the money (\$24) home to the sisters, as we did not know their circumstances. But of course, they imagined he must have a fortune when he was sending a little money home.

Q. He had a feeling of aversion to being regarded as a pauper?—A. Yes. We have a number in the home in the same circumstances.

Q. Winnipeg, I suppose, must be the receptacle of a large number of people who have come from other lands as immigrants?—A. We have very few foreigners in our home.

Q. I am not speaking of foreigners, but of people who come from other lands including England, Ireland and Scotland. Do you find that out of those who have come in the last ten or fifteen years a larger percentage requires assistance?—A. I do not think so.

Q. They have not become any particular charge upon the charity or philanthropy of the people?—A. No, only there are a lot of men who are helped by the Associated Charities.

Q. That is men out of work?

*By Mr. Bradbury:*

Q. The Salvation Army takes care of a lot of these?—A. And the Associated Charities.

*By Mr. Macdonald:*

Q. That is not specially significant in Winnipeg over any other Canadian city?—A. No, not in comparison to the size of the place.

*By the Chairman:*

Q. Do you know anything about the Icelandic Institution at Gimli?—A. That is being built now. We have only one Iclander in the Home, and she is not fit to work. She is not really of age, but she helps us in the home. She cannot work anywhere else. But she is the only one we have in the home.

*By Mr. Bradbury:*

Q. Is it not a fact that the Icelandic population is very frugal?—A. They are.

Q. They do not want to become a charity?—A. They are building a home for people whom they are taking care of now among themselves.

Q. The Icelanders are building a home themselves?—A. Yes, at Gimli, their first settlement, and they think it will be easier to take care of these people whom they care for now separately in an institution than scattered as they are now.

Mr. MACDONALD.—They are doing that for themselves?

Mr. BRADBURY.—They are a very independent people, very frugal.

*By Mr. Macdonald:*

Q. Are these cases that they want to look after cases effected by illness?—A. Just old people. Some of them have a little money, but they will have to pay for some one to live with them, and think if they are all together it will be easier to take care of them. They will pay what they can.

*By Mr. Verville:*

Q. Have you an institution in your province where they separate old married couples and put man and wife in different wards?—A. I do not know about the Home in St. Boniface, but with us we do not. That was one of our special rules when we began the work.

Q. You do not know anything about the Home in St. Boniface?—A. No.

*By Mr. Bradbury:*

Q. Is there an old people's home in St. Boniface?—A. It has been there for some time, but it is only lately they have had any particular work. We have had one couple in our home whom they asked to go there. We asked a French couple but they did not want to go over there. An Irish couple, however, went over.

*By Mr. Macdonald:*

Q. Are you in a position to tell us from what class these people come who, at the age of sixty or sixty-five, have not a sufficient income to keep them? Are they farmers or workmen?—A. I think most farmers are very well off.

Q. You don't have much to do with the farmer class in Winnipeg?—A. No.

Q. What have these people generally been engaged in? What has been their occupation previous to their looking towards the home?—A. Trades people and perhaps labouring people, but of course there are a larger number in the city whom we cannot find and never do find until perhaps they are picked up starving. They will not ask for help. They might take a pension if they thought it was coming to them, but they will not ask for charity.

Mr. BRADBURY.—That is the class of people this pension would reach.

The CHAIRMAN.—That is all, thank you, Mrs. Taaffe.

Witness discharged.

Mrs. R. W. HENDERSON, called, sworn and examined.

*By the Chairman:*

Q. You live in Montreal?—A. Yes.

Q. What institution are you in the employ of?—A. The Juvenile Court.

Q. Are you in the employ of the government or the city?—A. The government.

Q. The government of Quebec?—A. Yes.

Q. You have, of course, in that way, met with what I might call the general conditions of life?—A. Yes.

Q. You understand that the old age pension system is a non-contributory scheme by which a government proposes or might propose to give a certain sum yearly to what they call the aged and strictly deserving poor?—A. Yes.

Q. What is your opinion of such a scheme?—A. My opinion is that such a plan would be of infinite benefit to the people themselves, and certainly it must revert to the good of the nation. In our own country wages are so low that it is impossible for a man—no matter how steady he may be, and no matter how steady his work may be—to put away for his old age. It is beginning to be impossible for the workers to pay their union dues, much less dues to insurance. These are the conditions

I find, in going amongst the children of Montreal. Within the last two or three years the cost of living has gone up tremendously. Daily I go into homes in Montreal and find two or three extra children above what there were two or three years ago, and the elder children have to go out, to supplement the family income, two or three, and sometimes several days a week. Under these conditions it is absolutely impossible for a man or woman to put away for their old age.

Then, I favour the old age pension system for the reason that we, as a nation, ought to benefit by the mistakes of the older nations. By reading the reports of Mr. and Mrs. Sydney Webb and Mr. Beaumont, and people of that kind engaged by the government, we realize all the mistakes England has made by establishing a system of poor houses, a system which is a national disgrace, and they are beginning to realize that more and more every day; and I think Canada, with her wealth and her prospects, and, as it were, better manhood and womanhood, on account of being a new country and, having a newer life, should devise some better means of caring for the old. I think it would be a national disgrace to have a system of poor houses established in Canada. It is an insult to the men and women who have borne children, because the majority of them have contributed not only to the material wealth of the nation, but have contributed their children, and these children, when they grow up, marry and have families of their own, and so cannot protect and care for the fathers and mothers now in their way.

Where the Old Age Pension Scheme would help is in the matter of our children. I go into a great many homes and I find the mother is a widow. That mother has to take her children to the day nursery while she goes out to work; and mothers have said to me 'My child would never have got into the juvenile court if I had been able to keep it at home. He would never have deteriorated as he has.' Now, if that mother had a small income, so that the children could be kept at home, it would be a great help to the nation, and to the mother, in the matter of taking care of these children. So that, from every point of view I can see that such a scheme as is proposed would be a great help to the people, and the people in turn would be a help to the nation. When people are kept in institutions they have that feeling of being paupers and dependents, and the consequent humiliation. They lose their civil rights, their life in the community. Segregation is another objectionable feature. Segregation is just as harmful for old people as it is for young people. When a man and woman have lived together a number of years in the community, it seems to me the nation ought to hold out some better return than segregation in old age in an institution. They should not be separated, from a humanitarian point of view. It is a disgrace to make them associate with old and tottering people, instead of being associated with their sons and daughters and grandchildren.

*By Mr. Macdonald:*

Q. How long have you been occupied in the Juvenile Court?—A. The Juvenile Court has only been established within the year, but before that I was a member of the board of the Children's Aid Society. They had a probationary officer but my services were voluntary; and as soon as the Juvenile Court was established I was asked to take this position, for the first year at least, so that I have really been engaged as a paid probationary officer by the government.

*By Mr. Verville:*

Q. What is the percentage of young people before the Juvenile Court, with widowed mothers?—A. I have not made up the figures but, roughly speaking, I should say that about 50 per cent of the people who come to the Juvenile Court are children of widowed mothers, or mothers whose husbands are sick in the hospital.

Q. Do you think if we had an old age pension it would be a great improvement on the moral character of these children?—I do.

Q. You have had some experience going around the homes?—A. The terrible outlook of the aged, both men and women, drives them simply to destruction. They lose all heart; it is a hopeless, heartless life almost, and when you take away hope from a person you take away the one thing they have left. And the same thing applies to women; only women are about the last of humanity to become deteriorated. The old men become dirty but the old women try to keep up appearances as long as they can.

Q. You would favour a pension not only to the aged, but also to widowed mothers?—A. That is absolutely necessary. We have to realize that our criminals are being recruited from the children who have lost either one or both parents. We have gathered statistics all over the United States and Europe, and we find that anywhere from 50 to 75 per cent of those who come before the juvenile court and go from there to the reformatory, the jail, and the penitentiary, have spent some portion of their young life in institutions. Before I took up this question the summer before last I spent the months of June, July and August investigating the police court cases, and out of 200 men and women, 168 told me their story—and I suppose to some extent I can believe it because they had no object in deceiving me—had spent anywhere from one to eight or ten or twelve years in various institutions during childhood, showing that institutions for children are often worse than for old people, because institutional life is the last resort for a child. It draws them away from the community in which they must eventually live. No man or woman can overcome temptations unless they are evolved through them. With children segregated in institutions away from community life, one of two things happens, and usually it is the worse of the two. In the first place a child must live by bell and rule in an institution. That child, if a natural child, must keep in abeyance all those conditions which will help and that we allow our own children to express and guide them through. Now, these have to be suppressed, and they have to live by bell and rule. The consequence is these children, when they come out, are absolutely handicapped. Their mentality is low; their vitality is low, and, as a rule, no one wants to employ them. Or else you have the other child—and fortunately for humanity the other child is more numerous than the former—and that is the child with suppressed energies, who, the moment he or she goes out from the institution, simply goes the limit, and we get them in the juvenile court. It is like taking the cork out of a bottle of aerated water. There you have the child who, at a later period of life than normal is trying to evolve through the natural conditions that he was formerly not allowed to evolve through. It is these children who in their fifteenth or sixteenth year come before our police courts and from the courts go right on into the penitentiaries.

*By Mr. Macdonald:*

Q. These children that go to institutions are usually from homes where, for some reason or other the mother is unable to care for them?—A. Unable to support them.

Q. They are unable to support them and send them to school?—A. Yes.

Q. You reason from that that if we had a system of old age pensions, which would be a guarantee of income in a great many cases, it would enable these children to be sent to school on account of the fact that their parents would be able to look after them?—A. To some extent that would be a great help.

Q. The introduction of a pension would provide the conditions under which the mothers and fathers, as the case may be, might give the care necessary to prevent these children from going to the reformatory?—A. Yes.

*By Mr. Bradbury:*

Q. Is it not a fact that in a great many of these cases the mothers are young women?—A. Yes. I have a great many statistics here regarding this particular subject. The man, as a rule, is smitten with either industrial accidents or consumption. We know from all the figures of these we have at what age industrial accidents mostly

occur. For the same reason the employers will not employ men over 40 years of age. I came up in the car the other day with a Montreal employer and he said: I have come to realize that unless we have men under 30, young men, we cannot get the work out, and they are more liable to accidents. I replied: You would assume from that that a man over 40 would be the best for you to employ. He answered: Not at all.

*By Mr. Verville:*

Q. They are not supposed to live after that?—A. There is the problem. These men are without work in the prime of life. Almost every child coming into the juvenile court is the son or daughter of a widow. The father died when he was 25 or 27 or 30 years old, and the wife is left a young woman with a family of children.

*By Mr. Macdonald:*

Q. In what percentage of cases would you find old men or old women, the grandparents of these children, in the widow's home as well?—A. The old people—I find some in 10 or 12 per cent of the homes.

*By Mr. Bradbury:*

Q. The grandfather or grandmother is living with them too?—A. Yes, at a great expense and hardship to the home.

Q. The old age pension system that we are discussing has an age limit of 65 years. This limit should be very much lower to cover these cases.

The CHAIRMAN.—This is a pension for widowed mothers we are speaking of now.

The WITNESS.—This is a widow's pension.

*By Mr. Jameson:*

Q. Have you formed any idea as to the amount of pension which would be reasonable?—A. I have some information here, and it is very interesting indeed.

*By Mr. Macdonald:*

Q. You might read the information and get it on the record.—A. Here is the system tried in Chicago. 'Recently a group of physiologists in Chicago had under observation 14,000 delinquents from juvenile courts. All were the victims of environment and polity. Statistics show that most of the children who passed through the juvenile court have lost one or both parents. 15,000 came before the juvenile court last year, two-fifths of them being dependents. Out of 850 families investigated by the officers of the Chicago Juvenile court last year, 495 were widows, 183 deserted, 12 divorced, 11 separated, 5 unmarried, 1 widower, 19 unaccounted for, and 123 married. Thus, out of 850, all but 142 (19 of which were unaccounted for) were widowed, divorced, separated or deserted mothers. This is a fair average and will hold good in almost every city.

Mr. Mathews, director of the Shawbridge Boys' Farm, Quebec, says, 'Up to August 28th we have had 111 boys on the books. Of these 28 are orphans or have been deserted by both parents; 25 have no father living, or he has deserted the home; 8, no mother living, or a stepmother; making in all 61 orphans or partial orphans out of 111, that is, 55 per cent. In every case where the father is dead or has deserted the home the mother is the breadwinner, and so far as I can learn there are at least six other mothers who turn out for help. This makes 31 mothers who have to leave the home to work.

Following are statistics regarding the Berthelet Home:

43 children of widows.

10 deserted by both parents.

9 deserted by mother.

23 deserted by father.

6 mother dead.

4 illegitimate.

Total 95 out of a little over 166 children who should not be in institutions.

In New York the Jewish charitable society is closing up its orphanages and building cottage homes.

Judge Kerr of Minnesota says three-fourths of all the prisoners who have passed before him are ignorant, unskilled labourers. No doubt if the history of these criminals were known, we should find that they were children who had lost one or both parents and were the products of institutions. The crimes which boys appear for are chiefly stealing. Girls, whose usual offence is immorality, drift into menial, underpaid domestic service, then onto the street. Last March there was a report of a surplus of \$39,000,000 in the treasury at Ottawa. Mr. Maclean, member of Parliament, seemed anxious that \$10,000,000 should be devoted to naval defence. Surely a little of this surplus might be used to protect the Motherhood and Childhood of the Nation.'

I am handing in, as exhibits, some statistics showing 'The Cost and Saving in and out of Institutions' and other matters.

Exhibits A, B, C and D filed but not read.

Mrs. HENDERSON.—Summarising this document, I may say that 1,054 children were placed on the relief list last year in Chicago, at the institutional rate of \$15 per girl and \$10 per boy each month; it cost the state \$157,260 to keep the same number at home. Under the Fund to Parents Act it would have cost a little over \$80,000, allowing \$10 per month for each child, thus saving \$77,260.

*By Mr. Jameson:*

Q. The home life would cost less than the institutional life?—A. Yes, instead of costing \$157,000 it would have cost only \$80,000.

Q. In connection with the cost in those institutions, can you tell the committee whether there is any particular form of instruction given to the inmates which would cause the figures to be so high?—A. In the Industrial School and the Children's Village the boys are taught various trades, and the girls, domestic science, millinery, typewriting, and dressmaking, and I believe they are made pretty efficient, so that when they go out into the world they are properly equipped to take their place in society.

Q. Would you regard them as being better and more useful members of society if they came from their own homes?—A. Oh, yes, the home is the wellspring of the nation. Every normal, sane person will agree with that, but very often a great many of the children who come from institutions are not given any trade at all.

Q. Would you consider it advisable for the state to go a little further and grant aid to widowed mothers with families?—A. Oh, yes, in every place where the mothers' pension has been tried, the state has employed one or two officers whose duties are somewhat similar to those of the probationary officer in the Juvenile Court. It is another probationary system, as it were; the state looks after the children and the expenditure of the money in the homes, and I find, not only by my own investigations, but in discussion with people who are giving their lives to this work, that where the mother is allowed to bring up her children in her own home she is very ambitious for them, and in the majority of cases the children get a better trade because in their early years they are allowed to learn. In the other case, they very often do not get the opportunity. If the family consists of four or five children, the mother has to go out and work when the children are very young, and as soon as the children are old enough they go out too. Just to give you an instance, I was in a home last year where the parents' ambition was to send their oldest boy through high school. When I went there this year I found the boy was working. They told me 'Tom is working. We have great ambitions for our children, but one long sickness put us in the hole and it takes us the whole year to get out of it, so we cannot afford to let the boy go to school.' Now, in the Berthelet St. Home, in Montreal, the city allows \$8 for a girl and \$9 for a boy. That does not support the child at all. The matron told me that \$12 was the very cheapest that a child can be kept for, and that

does not cover the cost of the upkeep of the institution. You take a mother with, say, four children, and allow her \$8 per month for each child. That would be \$32 per month. When you realize that there are hundreds of men in our city that never work steady that get only \$8 or \$10 per week, who have to pay car fare, buy food, sometimes liquor and tobacco, and clothing out of that \$8 or \$10 per week, how can they possibly keep their children. Take a widowed mother getting \$32 per month, and that woman can live very much better with \$32 than when her husband was supporting her, and that expense has been eliminated.

*By Mr. Verville:*

Q. At that price, they have not much to buy liquor?—A. I mean when the man is eliminated in the case of a widowed mother.

Q. On \$10 a week a man cannot buy much liquor?—A. But he has to have car fare.

Q. What do you find are the real causes of the poverty in Montreal?—A. Well, low wages, of course, seasonal occupation, sickness, industrial diseases, and consumption is spreading.

Q. Do you know of any institutions in the province where they part old married people after a certain age?—A. Oh. yes. It is an iniquitous system. When people have lived together all their days it is cruel to separate them in their old age. Just the same as I think it is immoral to separate a mother from her children when she has lost her husband. That breaks up the family. We take one child off to one institution; we put another child of eight years in another; and a child of 12 years in still another; and the mother is left abandoned. In many cases when she wishes to see her children she has to get on her knees very often and beg to be allowed to see her own children. And when the children come out of the institution they do not know each other; they have had no family life. As a consequence they have no moral obligation to the state; and the only thing that keeps most of us straight is that we have brothers and sisters, and we often overcome temptation by the thought of the home ties. These children do not have any; they are strangers to one another and they are strangers to their mother. they have absolutely no moral obligation to the state, and so they do not care what they do.

*By Mr. Jameson:*

Q. Have you found many cases in which the physically unfit have been raising families, and what sort of families do they raise? A. I have not found a great many, perhaps about 3 or 4 per cent, say, about 3 per cent of these people that I have come in contact with. I did, at one time, think that some certain things were the cause, but, to-day, when I look at the children, I question the theory I then held. Since I have been confronted with plain facts of life, I have been made to realize that poverty, overwork and the lack of the necessaries of life are rapidly manufacturing unfit parents, feeble both in mind and body. Children of the poor have neither time nor opportunity to develop themselves either mentally or physically, nor can they prepare themselves in any way for the chief business of the nation, the business of reproduction. I can give you an instance of a boy I knew two years ago. He came into the juvenile court two weeks ago, and that child is now 14 years old. I scarcely knew that child when he came in. A little brother of 8 years had actually to answer the questions I asked him. When he came out of the court room, I said to him: 'Maurice, you are not the bright boy you were two years ago, what have you been doing?' He told me that he had been doing night work, and that since his father died he had to work during the day; that his mother was not very well; and that there were three other children at home. I asked him: 'What do you have in your work that seems to affect you?' He answered: 'I find the heat from the furnace terrible. In summer-time, when the heat is terrible, I fall down, and at night, when I come out, I just shiver to death.' There is a child that is absolutely deteriorating from the condition of his life and labour. He will be a feeble-minded man to-morrow.



Q. If the state should undertake the care and assistance of the dependent, should it, in your judgment, exercise any control with respect to the reproduction of the physically unfit?—A. Oh, yes, I think so.

Q. And in the evolution of the system of state aid to the deserving poor, you think that that should be one of the things which should be worked out?—A. Yes. Some of the things eugenists were very enthusiastic over a few years ago they are not enthusiastic about to-day. We are now very enthusiastic over preventing and eliminating the unfit.

The CHAIRMAN.—You are a very scientific observer, that is all I can say. You have us beaten to a standstill.

Mr. JAMESON.—I think the city of Montreal and the province of Quebec are very fortunate in having so capable a person as Mrs. Henderson.

*By Mr. Verville:*

Q. If you have any figures, Mrs. Henderson, you might let us have them?—  
A. There are some here that I think would be of interest.

The CHAIRMAN.—Mr. Clotier will look after them. Thank you, Mrs. Henderson.

Witness discharged.

Mr. LOUIS GUYON called, sworn and examined.

*By the Chairman:*

Q. Where are your headquarters?—A. Montreal.

Q. You are Chief Inspector of Industrial Establishments and Public Buildings for the Province of Quebec?—A. Yes.

Q. You are employed by the Provincial Government?—A. I am, sir.

Q. You have been summoned with regard to the desirability or necessity of establishing an old-age pension system in Canada by which the Government of Canada will be authorized to contribute to the support and maintenance of deserving aged poor who will have qualified by thrift and character tests to receive such aid; how far such aid would benefit the various classes of wage-earners who are working in the factories of Montreal and elsewhere throughout the province of Quebec; the social conditions of such wage-earners; to what extent the provident might be encouraged, and the improvident corrected, and in general, the percentage of wage-earners in the province who would be benefitted should the government of Canada establish a system of pensions or assisted insurance in behalf of wage-earners who have reached the age of 60, 65 or 70 years. Will you be good enough to give us your opinion on that?—A. Mr. Chairman, my work as Chief Inspector of Factories and Buildings has not brought me into official contact with the class of people we are trying to reach. I am afraid my figures will be very meagre as compared with those of the previous speaker, but I am going to tell you what is based on my own personal experience in contact with people I have met. I have two pages of notes here which cover the nucleus of the work about which I am going to speak. With your permission, I will read them.

‘The toll of human life and limb exacted by modern industry had reached startling proportions in our province before any remedial legislation had been enacted. After three years trial it can safely be said that the present Compensation Law of Quebec, although not perfect, has been so beneficial to the work people of our province that manufacturers have informed me that they would not return to the old condition of affairs for any consideration.

Considering, as I do Old Age Pension Legislation as a correlative and necessary addition, to Compensation Laws, I want to affirm, right now, my hearty approval of all efforts tending towards the introduction of an old age pension system in the Provinces of the Dominion.

The Factory Act, introduced in the federal parliament, about 1885, by Doctor Bergin, has endured the times and constitutes to-day what I call our measure of prevention; but it was soon realized that notwithstanding all that could be done, it was impossible to prevent all casualties in mills and factories and that in consequence measures of remediation were necessary. This brought about the creation of laws respecting the compensation of workmen engaged in industrial occupations.

We therefore possess to-day, in the province of Quebec, measures of protection, measures of compensation and an old age annuities act, under federal sanction, and all this has been obtained within twenty-five years.

An old Age Pension System has always appealed to me very much and this opinion is based on my earlier days as a practical man, superintending labour, and upon twenty-five years of experience in the mills and factories of our province.

The specializing of nearly all the operations in shops and factories has led to increasing the strain on the mental and physical energies of workingmen. It is well known that at sixty years of age the senses of sight and touch have largely deteriorated, and this is so well known, so well admitted by the leaders of organized labour, that men around that age are permitted to accept work in many trades at a lower schedule of wages.

The dread of old age that haunts so many toilers is due to the fact that their physical limitations are constantly before their eyes, they cannot fail to notice that younger men, with less experience, far outstrip them, and one can realize what the moral effect of this is on men that are unfortunate enough to be very poor, after working and struggling hard all their lives.

If we add to this fact the sickness that tends to hasten this state of decrepitude, the necessity of providing for people that have spent their life in toiling for their families and that have been, for one reason or another, prevented from accumulating any resources for their old age, it becomes of paramount importance.

I fully share the opinion of those who are in favour of doing away with homes for this class of poor. In my humble judgment, every time the poor house doors open there is a broken home somewhere. I have always been particularly struck with the vitality of the home of some of the old British and American pensioners that I have met, and my experience of many years in the inspection of public buildings, used as homes for destitute old men, has strengthened my views in favour of some old age pension system given by the state.

I consider that a law of this nature, properly surrounded with the safeguards contained in different laws that I have read, would be a great relief. I am sorry to say that our provincial government has not published any statistics bearing on this subject, so far. Our inspectors' department is in no way concerned with the ages of employees after they become adults.

Now, gentlemen, I can develop these notes or answer questions if you prefer. In going over some papers I have seen, in this connection, I notice that the question of occupational diseases has been totally ignored, and it seems to me a most vital point in connection with the old age pension system. I made it my business to find out the proportion of people around sixty-five years of age engaged in one of our big shoe industries of Montreal. I was most surprised, although I had been in the factory hundreds and hundreds of times, to find that the percentage of employees of this age was only between 5 and 6 per cent. Now, there is a reason for this, but this is nothing compared to what we should find in other industries, for the shoe industry is one of the cleanest. The ventilation facilities and the stringent regulations that are enforced in regard to health and safety in these factories, and the cleanliness of the material handled, make it one of our best industries. But if you take a look at other industries, the ones that are called unwholesome and injurious, you will see the men there are cut off before they reach sixty or sixty-five, and in my opinion, sixty years of age should be the figure mentioned in this old age pension scheme. I don't see any men

sixty-five years of age in factories nowadays. A few years ago the centralizing of industries in our large city of Montreal attracted a large proportion of farmers and dwellers in rural districts. They worked in our sawmills and industries of that kind, but now our employees are mostly trades-people who have been brought up to work at that particular trade. In our cement mills, match factories white paint mills, you look in vain for people sixty-five years of age. They are cut off before that age. Time and disease have done away with the necessity for pensioning them.

Now with regard to putting old people in homes, I would say that I strongly support Mrs. Henderson's stand; that there should be no separating of the sexes in these institutions. As a Catholic I have visited nearly all the homes controlled by nuns and religious orders in our province, and I found so many objectionable features in connection with the keeping of poor people in these homes that I would be most happy to see anything in the shape of a pension fund established. The old man of sixty cannot compete with the young man at his trade. The old man may have a large family and he gets into these religious institutions either through influence or through his past good record. And the two of them, the father and mother, are separated.

Q. They are separated?—A. And there being no selection in these institutions, this good, sound workman, who has toiled all his life, is made a neighbour at the table with an idiot or a man with some loathsome disease. His association there is simply, I think, unheard of. That is another very bad feature. This man is made to feel that he is dependent on this institution; and, whether he has been a saint all his life, or a very moderate man in religion, he has got to pray all the time, and this, of course, you can quite understand, a man in this position feels it very hard. Of course, the separation is a bad feature of dependency, and also the fact that he is almost deprived of seeing his family; because, as soon as he is incapacitated, he cannot secure permission to go out any where. In some institutions they have to remain all the time. In my estimation, an old age pension system that will protect these people when they reach that age is most desirable. Much has been said about the shiftlessness of people and about a great many other things that make dependents. But I think gentlemen, that you will find—I am speaking about workmen, trades-people, people that have learned a trade when they were young—that occupational diseases will account for much of the dependence. Then we may say, also, the smallness of the income the workman has been able to get; and intemperance. I think intemperance is one of the strong factors.

*By Mr. Carroll:*

Q. You mean intemperance in his younger days?—A. Yes. I think these are the main reasons. I have given a great deal of research and investigation to occupational diseases. I have studied the matter in France. And the more we look at these occupations the more we find that doctors are astonished to discover all at once that a man has a disease that has no name, and after a time we find that this disease has resulted from the inoculation of noxious material or gases. The man's system has become saturated with this poison. I have been inspecting the match factories in Hull for twenty-five years. When I told Mr. Eddy, twenty-five years ago, that some of his children there were sick with 'phossy jaw,' he laughed at me. I did not know much about that disease then, except that I had found a little paper with a lecture on this disease. After a little while we looked into it closer and we found a great many cases in Hull years ago, and they were running right along. They were preventable, everybody knows. After a little while I managed to get the Eddy Company to adopt preventative measures. The consequence is we have not heard of any 'phossy jaw' since. A dentist looks at the teeth of the employees every month, and this and other preventative measures, and proper ventilation, have done away to a large extent with this disease. And there has also been a change in the method of making matches. 'Phossy jaw' is a disease that they have seen fit to regulate in the United States by federal law.

*By Mr. Verville:*

Q. We have one here, too.—A. So that we may develop these inquiries into all kinds of trades that are dangerous. Besides there are trades where men contract disease that are not necessarily caused by their occupation but they contract these diseases, such as rheumatism, by digging into trenches. I think all these questions should largely militate in favour of the passing of legislation of this kind.

Q. To what do you attribute the number of poor that we have in our cities?—A. I attribute it to the smallness of the wages that men get to-day, compared with the cost of living. The workmen to-day do not earn what they did twenty years ago when I started inspecting the factories. In the shoe factory trade, for instance, for several days in the week many of the employees would be absent; they were burdened with money. But now, when the bell rings on Monday morning in a shoe factory, there is nobody missing. People have got to work. Their income is barely enough to cover their expenses.

*By Mr. Carroll:*

Q. And if sickness or trouble comes they will go behind, start in the pauper's road.—A. Yes.

*By Mr. Verville:*

Q. And the Factory Inspection Law does not permit children to work under 14 years of age?—A. I am glad to say before this committee that we have connected with our service in Quebec three lady inspectors, and we have one very bright lady and she has been writing in her reports: 'What are you going to do with the widow?' The law of Quebec has been made very stringent this year. It has been enacted that no boy or girl shall work between the ages of 14 or 16 unless they know how to read or write in French and English. This is a very strong clause, and it brings that question right up. My office has been besieged some months, particularly during the spring, by mothers that want their children to work when they are not of age, and I have heard all their pitiful stories. I had no option but to apply the law. But, in some cases we had to shut our eyes to it. There were widows with several children—we have some large families in Quebec. One widow would line up her family and say to me: 'I have two children here, one will be 14 next month and the other is possibly 15, they do not know how to read or write. If you do not allow these children to work, what am I going to do? I am making vests for a Jew firm here for 30 cents.' They used to get 75 cents in Montreal at one time for this work, and a woman could make at least \$6 or \$7 a week. Well, now, we do not know what to do in a case of this kind, and we are rather inclined to close our eyes. I think the widow should be included. There is no mistake about that. The widowed mother with a family should certainly receive a pension.

*By Mr. Verville:*

Q. It would give them a chance to give their children an education?—A. Yes, and they could keep them in the family and bring them up themselves.

Q. What is the difference between a child brought up in the home and in an institution?—A. The child raised in an institution is very poor mentally. It only knows the four walls of that institution and a lot of theory that has been knocked into its head in the shape of sermons, of which the child is totally oblivious. They make the child so sick of religion that he won't have anything to do with it when he gets out. I think the mother is the proper person to bring up the child and I think, as Mrs. Henderson so eloquently said, the country should discharge this important duty. It is of vital importance. I have always felt very sorry for these old men who have been incapacitated through occupational diseases. If a man gets lead poisoning he lays off and goes to see the doctor. When he is cured he goes back to work, but little by little the fumes, and a little beer perhaps, get mixed up inside him again and that man gets thoroughly poisoned and never lives to sixty-five years of age. You will never see him over sixty years of age in a white lead mill.

*By Mr. Carroll:*

Q. Do you think the age limit should be sixty?—A. I think so. Formerly men were not exposed to the risks they are to-day. What with machinery, gears and the hundred and one dangers to which an employee is exposed in our modern industries, the man that reaches sixty years of age does so because he has taken good care of himself and has a robust constitution.

*By Mr. Verville:*

Q. In regard to the compulsory education law in Quebec, I think you said a child must know how to read and write between the ages of fourteen and sixteen. How would it be possible for these children to get an education if the mother is not given a pension? Is it possible to give them an education as the law stands at present?—A. They have no means. Their means are cut off.

Q. Is it not a fact that they drift onto the streets?—A. Yes. We generally propose the next best thing, however. Of course, we have not got a Mercantile Act in the Province of Quebec, and they can get the children into a store. We don't apply the age limit to stores, although we are going to do it next year. These children will run chores on the street, sell newspapers, and a thousand and one things which are really worse than working.

Q. And end up in the Juvenile Court?—A. Yes, for picking pockets or something of that kind.

The CHAIRMAN.—Does anybody want to ask any more questions? Apparently not.

Witness discharged.

Committee adjourned.

*(Witness Mrs. Henderson submitted as a supplement to her Evidence, Exhibits 'A,' 'B,' 'C,' and 'D,' which follow.)*

### EXHIBIT 'A'.

#### THE COST AND SAVINGS IN AND OUT OF INSTITUTIONS.

The cost in Switzerland, Sweden, Norway, Hungary and Denmark for a child's maintenance is about \$50 annually.

In Chicago the cost per child is at least \$200 annually. It costs the city, for the maintenance of its delinquent and dependent children, \$200,000 yearly.

Lyman Industrial School of Massachusetts, costs per child . . . . .	\$296
Cincinnati . . . . .	172
George Junior Republic . . . . .	350 to 375
Children's Village, New York . . . . .	200
State of New York Agricultural and Industrial School . . . . .	284
State Industrial School (Mass.) . . . . .	294
Chicago Parental School . . . . .	427
The Boys' Farm, Shawbridge, P.Q. . . . .	281

The matron of the Protestant Orphanage, Montreal, says \$300 is about the average cost. Some children cost more.

1,054 children were placed on the relief list last year in Chicago, at the institutional rate of \$15 per girl and \$10 per boy each month; it cost the state \$157,260 to keep the same number at home. Under the fund to parents act it would have cost a little over \$80,000 allowing \$10 per month for each child, thus saving \$77,260. In view of this showing it is not surprising to read in the report of the New York charities as follows:

"It is questionable if under a proper system many of these children could not have been kept at home with their families and allowed to grow up under better and more natural conditions of life. Again—there is reason to believe that the use of public money in the city of New York in order to prevent the breaking up of homes and the commitment of children to institutions would not in the majority of cases prove to be more economical and a more humane piece of work."

The fund to Parents Act is economical, this has been clearly demonstrated in Illinois.

Take a widowed mother and six children, after you eliminate the mother and her future welfare from your consideration, you will find that the amount demanded by institutions for their care is nearly double that required to keep them in their own home.

The expense of maintain a group of six children in institutions under the Industrial and Training School Act is \$75 per month, it has been proven that this family including the mother can be supported at home for a much less expenditure and experience has proven that many mothers are willing to help support their families when they are sure of this regular and supplementary relief from the state; and the joy and gratitude of these mothers is touching when told this relief will be given. Why then destroy the home and dismember the family and incur a larger expense when a smaller expense will keep the family together. Surely neither society nor the state is the gainer.

Mr. Henry Neil, of Chicago, says after three years of continuous and strenuous work for a pension for mothers of dependent children, he succeeded in getting the Illinois Act passed last year without a dissenting voice, and last month in Chicago, 380 mothers with 1,306 children received \$8,145 towards the support of their children for one month, next month these same mothers will get the same amount and more mothers will be added to this pension roll or honour,—a roll of good mothers aiding the state to keep their children out of charity institutions.

Under this law the mother is hired by the state to bring up her own children in her own home, under natural and normal conditions, thus preventing the children and mother eventually becoming a charge on the state by degenerating into incompetents, and at half the cost to the tax payers that it takes to bring them up in institutions.

Dr. Irving Fisher, of Yale University, estimates that every child is a \$50,000 proposition. A baby at birth is worth \$362 per lb.; if this be so, in the city of Montreal we lose annually 5,534 children under 5 years, an annual loss in hard cash of \$16,000,000.

Our Government annually spends on Lands and Forests \$232,800; on Agriculture \$277,150 annually; Colonization Mines and Fisheries \$247,750; Public Instruction \$643,000; Lunatic Asylums, \$428,325; Charities, \$50,046; Reformatories and Industrial Schools, \$65,000.

The Dominion government has paid \$125,000 for a ten-acre site for a drill hall in Winnipeg Man. Hundreds of thousands of dollars will be spent to erect the drill hall and drill troops to be ready to overawe strikers so that hunger may drive them back to their slave tasks. If the government can spend hundreds of thousands of dollars for useless troops, why can it not spend hundreds of thousands of dollars to support strikers so they may win strikes? The only reason is that the government is the instrument of your employers, not your instrument. This is so because you have voted it so. Why not change and vote for your own interests?

## EXHIBIT 'B'.

## ENDOWMENT TO MOTHERS IN OTHER COUNTRIES.

Germany spends millions on her dependent mothers and children yearly.

Italy, Norway, Sweden and France have also their Mothers' Pension Act.

In Switzerland the farmer is allowed to provide a home for a child in lieu of paying taxes. They have little faith in institutions for children or aged people.

In Berne in 1906 the community maintained eight thousand children. Only 746 were in institutions. The same is true of Denmark and Hungary. In Hungary, for example, every child whose parents are incapable or unwilling is taken over by the state, fed, clothed and educated by foster-parents. These guardians are subject to inspection and severely punished if a child is neglected.

The instruction issued to parents and guardians of state children in Switzerland gives us an idea of the spirit which animates the department. They say: 'The object that must be kept in view is to procure for the child the best kind of training and home life. It is at this time of life that the child is most in need of the care of kind and good parents, for its protection and moral support depends on them.' The state keeps strict watch over its children. Another wise innovation is, instead of letting the energies of good people be dissipated by having to solicit subscriptions, it furnishes the money and accepts the services of those found capable and willing to give their time and personal oversight to one or more of the state's children, and the state backs them up in all just cases with its almost unlimited power.

New Zealand has also her laws, protecting her widowed and dependent mothers.

Ireland stands alone in the instinctive protection of her children. In a country of over four and a half million of people, there are less than six hundred children in reformatories or institutions. It is not unusual to see a family take one or more children belonging to someone else, and rear them. Neither law nor money is necessary to induce the Irish people to protect childhood.

Illinois grants \$10 monthly for each child. The judge and officers of the Juvenile Court administer these funds. This law provides for delinquent and dependent children.

Missouri has a law donating \$12,000 annually to be paid to widows or prisoners' wives, with children under fourteen years. It is so drawn, however, that it applies only to Kansas city.

The Michigan and Oklahoma laws provide means whereby children of poor or indigent parents within school age may attend school up to the age of fourteen years. The money thus spent is given to the family out of the school funds, for current expenses and maintenance.

Section 21 of the California Act of the Juvenile Court, approved and put into force April 15th, 1911, provides that where a parent or guardian of a dependent or delinquent child under 21 years is unable to pay the maintenance for such a person, the Juvenile Court may provide for such a person, and the sum of \$11 per month is allowed for each child. This allowance must be renewed every six months to prevent fraud.

Under the Initiative and Referendum Law the equal suffrage State of Colorado is to vote next November on a Bill to provide a pension for widows and necessitous mothers, to enable them to keep their children out of institutions. This law honours motherhood, protects the child, preserves the home which poverty alone should not be allowed to destroy.

In Amsterdam, Miss Boddaut, who is doing a splendid work amongst delinquent children, opened in 1903 a number of small, well-appointed homes. To these homes she takes children, allows them to take their share in keeping and seeing what a well-kept and well-meaning home is.

Through this system she has reclaimed some of Holland's worst juvenile criminals. It is clearly proven here that under a system in which the child retains its ordinary position and relation to society and continues to attend school, there is a greater chance for the child to grow up to be a normal, self-respecting citizen, than if it were shut up in an institution, apart from life and normal children, losing its place in the activities of the group and community life.

Her idea is to let the child see for itself what is its real responsibility to the community by breaking these laws, what its rewards and punishments, and she lays it down as a principle that any incursion on family life is an offence to society.

### EXHIBIT 'C.'

#### JUDGE PINCKNEY ON THE JUSTICE OF THE LAW.

Care of the child means something more than food for the stomach, a roof for the head, and clothes for its back. We, who believe in a fund to Parents Act, believe in its justice and children brought up under the influence of a home will become American citizens worthy of the name.

I do not wish to belittle the institutions, they are doing good work. I do insist, however, that the plan of keeping a child in its own home with natural or foster parents is preferable to giving that child institutional care, be it ever so excellent. If I had to choose between a poor home and a good institution, I should choose the former.

You can no more eliminate delinquency and dependency of children by placing them on probation or by institutional methods than you can cure crime by punishment and death.

Poverty is a cause of delinquency and will be until social justice prevails throughout the world, but poverty alone should be no excuse for separating the parent and child and destroying the home.

Both society and the state prescribe and demand the conformity to the marriage law, defend the sacredness and integrity of the home and family, why then should society and the state seek to avoid the full measure of their responsibility which results from the system they have established and the laws they enforce. Are they not rather bound in the interests of the state to supplement the efforts of the parents for social and political existence by providing the relief necessary to keep the home and family circle together.

Motherhood, widowhood and poverty challenge universal comparison. True it is that poverty and widowhood have their antecedent causes.

We are told that widowhood may be prevented in a large measure by appropriate industrial and sanitary precautions, by just and effective laws, by giving better wages and eliminating unemployment, but we must deal with present needs.

Must deserving motherhood, the sacredness of home life, the welfare of children, await the slow evolution social, industrial and political issues?

Is the baby of a widowed or deserted mother to be sent to a foundlings home, the twins under four to a home-finding society, the boy of six and two girls of eight and ten years to a training school or industrial school? And then after you have succeeded in breaking up the home and distributed the little ones among four different institutions according to age and rule, there still remains the mother, a woman morally and mentally sound, the victim of circumstances over which she has no control, heart broken, alone, her husband dead, her children scattered from her and one another, weakened physically, mentally, morally by the cruel and ruthless tearing of maternal heartstrings, where will her footsteps tend to lead this pitiable object of a nation's ingratitude? Will she have courage enough to stand the test or will she end in the brothel or mad house?



The picture is overdrawn you say. Words cannot express a child's fear or a mother's agony at such a time. Watch as I have for nearly four years, children clinging to their mother's skirts or sobbing on a mother's breast, see the anguish on the mother's face, a look akin to that seen only in eyes of a dumb animal when torn from her young, and you will not say the picture is overdrawn, and you will come to believe with me that society and the state should protect and cherish above all else, at whatever cost, and not destroy this most sacred thing in all the world, a mother's love.

## EXHIBIT 'D.'

CHICAGO, ILLINOIS, September 28, 1912.

Miss ROSE HENDERSON,  
Cours des Jeunes Delinquants  
de la Cite des Montreal, Canada.

DEAR MADAME,—Your letter of the 24th inst. received and contents noted.

I am glad to know that you are interested in the 'Funds to Parents Act.' We have been working under this law for a year and three months and the administration of this law in this county, in my opinion, has been very successful. We are doing a great work for poverty-stricken mothers and their children. Something over 1,500 children are at present provided for under this law, which enables the mother to keep them at home instead of being separated from her and from each other and sent to institutions.

The law is creating a great deal of interest throughout the States. I have numerous letters from all sections of the country, asking about this law and the possibility of its administration through public channels.

I regret to say that I have no more copies of the pamphlets you refer to left. However, a copy of 'The Child,' a magazine published in the city, contains a complete report of the discussion had at the National Conferences of Charities and Correction last June, at Cleveland, Ohio, giving both sides of the subject 'Public Pensions to Widows.' I would suggest that you write for the July number of this magazine. It is published at Room 508, Hearst Building, Chicago, Illinois.

I am afraid I could not come to Montreal to deliver a lecture on this subject though I should very much like to do so. My entire time is taken up each day from early morn until late in the evening with my regular duties in the Juvenile Court.

Very truly yours,

(Signed) M. W. PINCKNEY,  
Judge of the Juvenile Court of Cook County.

HOUSE OF COMMONS, COMMITTEE ROOM 105,  
WEDNESDAY, February 26, 1913.

### MINUTES OF PROCEEDINGS.

The Select Special Committee on Old Age Pensions met at 11 o'clock a.m., Mr. Burnham, Chairman, presiding. Present: Messrs. Buchanan, Carroll, Crocket, Currie and Macdonald. In attendance as witnesses: Dr. Adam Shortt of Ottawa, Mr. R. E. Harding and Mr. Hugh Robertson of Peterborough. In attendance as spectators: Mr. Alguire, M.P., Mr. Sinclair, M.P., Mr. J. C. Watters and Mr. R. C. Dunbar. In attendance as Committee reporters: Messrs. Oliver and Owens.

Communications received from Professor James Mavor, John G. O'Donoghue, Dr. Archibald Blue, and Mr. William Fitzgerald were considered.

Mr. Currie moved, seconded by Mr. Macdonald that Brigadier General Pugmire of the Salvation Army Corps, Toronto, and Mr. Lyon Cohen, Superintendent of Baron de Hirsch Institute and Hebrew Benevolent Society, Montreal, be summoned for attendance as witnesses to give evidence before the Committee, at some future meeting.

The Committee next proceeded to hear the evidence of Dr. Shortt, Mr. Harding, and Mr. Robertson.

On motion of Mr. Carroll, seconded by Mr. Buchanan, the Committee adjourned to meet again on Tuesday, 4th March next.

### EVIDENCE.

Dr. ADAM SHORTT, called, sworn and examined.

*By the Chairman:*

Q. Where are your headquarters?—A. In Ottawa.

Q. You are in the employ of the government?—A. Yes, as Civil Service Commissioner.

Q. You are pretty well aware of the conditions of life and social economics, in Canada?—A. I have given the matter a good deal of attention.

Q. You understand what an Old Age Pension System means? Would you be kind enough to give us your opinion as to its applicability to Canada?—A. Well, it is a very large question as I see it. As to the desirability of establishing old age pensions, I think there can be no question, but that must be qualified by many conditions as to the social and economic life of the country. There is the financial question, of course, and the effect which the introduction of such a system might have upon the economic life, including especially the question of wages, the question of thrift, providence, and so on.

The desirability of an old age pension system relates itself immediately, I think, to the question of provision for that class of wage earners who come to a condition of need without any responsibility on their part. That includes, of course, periods of distress before they come to the age of sixty-five or seventy, or whatever it may be, and raises at once the question as to whether some provision for these people at earlier stages is not quite as important to the interests of the wage worker and the interests of the country as the pensioning at a fixed age.

MAJOR CURRIE.—I think it would be a good idea to get a statement from Dr. Shortt of the various forms of old age pensions suggested, if he is prepared along these lines, and then we can discuss each one. What do you think, Mr. Chairman?

The CHAIRMAN.—Yes, that would be all right.

Dr. SHORTT.—I thought I would give you my view as to how the necessity for any old age pension comes about, and then the methods of coping with it. We notice that in Europe, and particularly in Canada (where the conditions of Europe have been condensed within a century and a half) the necessity for dealing with the indigent or those who are in needy circumstances arises from the development of modern industry, the modern economic structure. In the old days the question of maintaining himself was a question of whether or not a man could extract a living from nature. He did not require to depend on an elaborate social structure in order to get his living. He and his family went straight at the land, cultivated it, built their houses, and so on. As I said, Canada presents that situation within the last hundred years and is still presenting it to a large extent. But in our cities and towns and particularly, of course, in the older countries, there has grown up a system of division of labour and specialization of employment under which a man is divorced completely from the raw material of Nature that furnishes the means of living, and is required to fit in as a cog in a wheel, of the general machinery over which he has no personal control. He has therefore to wait until his opening presents itself and fit in as long as the machine is going. When it stops, he stops, and he cannot start it again. The consequence is that a man may be very highly skilled and be able to discharge a very necessary and important function and yet, through no fault of his own, the organization to which he is attached and through which he is serving the country, comes to a stand. Now that may occur at any stage from the time he enters until he gets beyond the age of efficiency. That question as to the age of efficiency is one that directly bears on the age at which an old age pension should come in. But I wish to refer to the peculiar system that we are confronted with. Now that system is not going back to the older conditions in which a man can get access to nature again. On the contrary, it is likely to become more and more complicated. That being so, a modern industrial nation is confronted with the problem as to how it is to deal with all its people; and the question next is what opportunity has the individual worker to acquire savings or means of sustenance which will tide him over these periods and finally take care of him in the later years of life? Now that problem is a singularly difficult one for the worker, because it involves the question of the shape in which he is to put his savings in order to hold them over. This matter, in the older countries, has been pretty thoroughly threshed out, and the discussion, for instance, which has taken place in England within the last few years, is particularly enlightening for us on this subject. There, Mr. Lloyd George, for instance, who is responsible for introducing a good deal of this kind of legislation, fully recognizes—and those who are his advisers and backers fully recognize—the way in which this whole problem is linked up, one section with another; and therefore, the old age pension measure which they have introduced is merely one phase of a logical development which must be faced as a whole and not merely in one feature of it. In other words, if it were decided by our country and government to establish old age pensions, that would immediately raise other questions, and the logic of the situation would force the country forward to deal with the problem in its complete aspect.

Now, at that point may be noted an obvious truth, that Canada is not at the present time particularly oppressed by the problem of want, or of inability to meet living conditions. But that is no argument against making provision for the future. On the contrary we have an opportunity to deal with the thing in its simpler stages, which opportunity would have been eagerly grasped at by the older countries if they had had foresight enough to see what was coming. One of the great difficulties in Britain is that they are coping with a problem which has grown to terrific dimensions and has, in a sense, propagated itself, the size and range of which almost overwhelms them. We have the opportunity to tackle that problem at an earlier stage and to prevent, if it is wisely dealt with, a good deal of the future volume and importance of the question.

The question of old age dependence is a question, as I have indicated, of the social and economic structure, but also of the stages through which these people have passed in doing their service to the state. I take it, of course, that the idea is to pension only those who are, in round terms, considered to be deserving. But that immediately raises the question who are, even in a large sense, deserving? It may be said they are the persons who have contributed to the extent of their ability faithfully during the previous part of their life in whatever line their occupation or trade lay, and that they have not shirked it. Well, if that is accepted, then you have the question as to what is a man's ability to contribute. Now, there are many elements in the community, and in older countries particularly, who are practically unable to contribute anything of any consequence to the economic structure. No man who can get an efficient labourer is going to employ a half efficient one, a quarter or a third efficient one. In this country, at present, as every employer of labour will tell you, they are forced to employ people who are not efficient, simply because they need the labour. There are a good many employed in this country, immigrants and others, who, if we were in that condition in which the employer could exercise a free choice, would not be employed. There is a whole class, as shown by the investigations in Britain and other countries, who are below the line of economic efficiency, and there are the people who are commonly used in fragmentary industries, in the sweat shop, as casual labourers, and so on. The elaborate reports compiled in Britain during the last fifteen or twenty years brought out very thoroughly the fact that the people of the sweated industries could not—the majority of them—be employed in any regular industry and turn out work for which it would pay their employer to give them decent wages. Now, many of these defects in these people are due to circumstances over which they have no control. The age question and heredity come to further complicate the question of the least capable. Those, as it were, requiring more care in their training to make them efficient, are just the people who are left in circumstances where conditions render them more incapable than they normally are, and they are thus put out of the circle altogether. Now, these have to be taken care of, and that is a problem which confronts Britain, Germany and other countries, and which has to be faced along with the other problems. Otherwise, you have a situation that is unfair.

Then there is the question of those who seem to be irresponsible: the vicious, shiftless, thriftless, inebriates, and so on. When you study that matter pretty closely you find a great many of these people start out in life with a very unbalanced equipment; they come to grief because they have not the capacity to steer themselves through all the complex situations of life by their own individual efforts. Our democracy virtually requires of every citizen that he shall manage himself, and if he goes to the wall he does so on his own responsibility. That is a doctrine which we shall have to get away from. Now all these conditions are in their infancy, as I say, in this country, and it strikes me that if this problem is to be dealt with by parliament or by the government in an adequate way it will have to face all these combinations and conditions and work out a scheme for dealing with the whole problem, just as they are working it out in Britain and the older countries. If I have made myself clear on this point, we may now consider the special question of the capable wage earner and his capacity.

It is commonly supposed—in fact I have noticed it in some of the evidence given before this committee—that the British plan is a non-contributory system. Mr. Lloyd-George himself has explained that that is merely a tentative arrangement, due to the fact that there were a great many people in actual need, who had to be provided for, and no previous system had been worked out to enable them to contribute. They had already passed the contributing age. Therefore, in dealing with these people who are right up to seventy years of age, Mr. Lloyd-George very properly, I think, says 'This is only a provision to deal with the problem as it stands to-day. To provide for the future it is necessary to introduce a contributory system, and that contributory system shall take care, not only of old age, but of the temporary periods of unemployment.' And therefore, it takes the form of insurance against unemployment as well as insurance against old age.

In connection with the question of insurance against temporary unemployment, it is regarded in England, I take it, from the plans being worked out there, that the contribution to that insurance must come from three sources: 1—the labourer himself; 2—the employer; 3—the State. These three factors combining may provide funds which will take care of the worker during these periods, and also provide a contributory system for his old age. All the other problems of incapacity, misfortune and the inability to take care of themselves, group round this factor, but this is purely the economic one. Therefore, an Old Age Pension Scheme is related mainly to the periods of unemployment throughout the man's economic history; but from the national point of view if it is a matter of justice and advantage to take care of the man in his old age, it is much more necessary for the state to take care of him when he has a young family who require nutrition, education and proper equipment if they in turn are going to be suitable citizens, able to take their place in the community. Otherwise, you throw him into the pauperized condition, due to protracted unemployment; you destroy his family, and that, perhaps, is a far larger burden for the state later on, as they are now coming to recognize in Britain. I wish to emphasize the advantage of a young country like Canada taking up this problem in its earlier stages before it gets too complicated.

To come down to the point of the best method: In my judgment, the soundest method—the one that has the best judgment behind it, and I think the best study—is the contributory system as distinguished from the state taking the whole burden. Of course, that depends on the economic structure again, and raises this other point. If a man goes through too many periods of employment, will that not swallow up his savings and leave nothing to be dealt with at the end? That is perfectly true, and another point comes in just there, if I may be allowed to say a word about the conditions of unemployment. What is it that produces unemployment. It is a temporary stoppage, usually beginning with a partial stoppage, in the productive industrial process. It is usually due to over-production, a clogging of the wheels, not by all round over-production, but over-production first in one particular line and then in others. Now when over-production of that nature occurs and clogs the wheels, it throws a great many people out of employment. The capitalist is losing, the labourer is losing and standing idle—with all kinds of production required stagnation prevails just because too much has been produced in a few lines. Therefore, it is an important question what are the balance wheels in this machinery. Now, it is one of the most comforting things to be found in our modern economic development that we have not been required, in the last fifteen or twenty years, to go through those terrible periods of depression that used to afflict the world; and strange as it may appear, if you ask me what is the chief cause of that, I say it is the so-called trust or combine, the concerted action of producers in getting together and regulating their output so that they shall not overdo the thing, so that they shall not starve each other out. That is the beneficent feature, of course, of combination, and it is a feature to be considered in what I regard as the wild and miscellaneous talk about combines. They represent a real and thoroughly sound development in our industry, but the power to regulate is also the power to coerce, and no proper distinction is made between the regulative power merely, and the coercive power, which may be used to extort unnecessary and unjustifiable profits. The combines provide, however, a needed balance of production and consumption, and that accounts for the lack, in the last twenty years, of those periods of over-production, stagnation, speculative booms and all that kind of thing which we had in the nineteenth century.

*By Mr. Currie:*

Q. That applies to Canada chiefly?—A. Oh, no, it applies to Britain and to the continent of Europe. Our financial crisis of 1907 would have precipitated stagnation in the nineteenth century, from which we should not have recovered for ten or twelve years. It was got over in five or six months because the forces that were there

were more intelligent, better organized, and were not frightened by it to the same extent.

Dr. SHORTT.—The question there comes in of the function of the State, and here, I think, Mr. Lloyd-George has—through his advisers, for men like Mr. George depend like a good many other people on other persons for collecting information—very intelligently presented this side of the matter. When there comes a period of temporary unemployment which threatens to become extensive, he considers that it is the duty of the state to step in and provide a certain amount of employment that will tend to check that movement and prevent it developing into a regular collapse; and his proposals in the case of Britain, as perhaps you will remember, were such public services as reforestation, road improvement, improvement in systems of agriculture, and other public works that would lead to a bettering of the national resources and which could be taken up at such a period and dropped until required again. It would not do for the state to go into occupations which could not be dropped, as it were, or into public works that were not needed, but there are a great many lines of public improvement in Canada, much more so than in Britain, where the state might come to the assistance of the unemployed and prevent a slump if it were threatened. Now all this is very essential to this question as by taking care of unemployment you permit the wage earner to have a more or less continuous income, and that aids in the solution of the other problem, 'Where is he to get his contribution for the old age pension scheme?'

*By Mr Currie:*

Q. Physical conditions in this country are such that there are fixed and unalterable periods of unemployment such as in the winter. Have we not virtually reached that point where our people are themselves able to take care of this period of unemployment?—A. Well, we are certainly moving in that direction.

Q. Our workers save in the summer against the period of unemployment in the winter. Is it not the foreigner that comes in here, unaware of climatic conditions, who in winter time becomes a burden on the municipality?—A. That is a question of the gradual adjustment of the foreigner to Canadian conditions. It is a further fact, which is noticeable in the development of Canadian economic history, that with the introduction of machinery in agriculture the number of people employed on the land, in proportion to the product from the land, is steadily diminishing. We can afford to have a larger population in our cities and still carry on as good a balance between the production of the city and the production of the country, on account of the development of agricultural machinery. As Major Currie has pointed out, it is the foreigner who is more likely to be out of employment in the winter time, but when you consider our population and the number of immigrants coming in, the amount of unemployment in winter is astonishingly small; and this is largely due to the fact that building operations and many other trades which used to be considered applicable to the summer only are now worked at the year round. Moreover, with the development of factories and industries which are not dependent on the come and go of the seasons, these people get employment all the year round; then there are certain industries confined to winter exclusively, for instance, snow cleaning and transportation in some branches, but the staffs of our railways adjust themselves to a certain extent. There is one point I would like to refer to in that connection, and that is that Canada, at the present time, is in a highly artificial condition. We are importing nearly double our experts. We have a great movement from the country to the city. The people in the country are better able to meet the needs of their life than the people in the cities, because it is in the country, certainly, where they can get the elements of living; that is, they get their food and housing much cheaper, and the clothing is not so important an element. Now that immediately connects itself with this question of unemployment and insurance against it and old age pen-

sions. If we are to encourage—and that is what we have really been doing—the bulk of our population to settle in towns and cities, it is there—that we will have to meet this problem of unemployment and old age pensions. We shall have comparatively little to do in the country.

That raises the question of the cost of living in the city, because the cost of living is largely a question of the city, not of the country. Now the cost of living, when you analyze it, is not due to the high price of things we import from abroad. These have gone up very little. It is due to these things we produce for ourselves and the services we are supplying. For instance, take the cloth from which a suit of clothes is made. The cloth has not gone up very much in value but the price of the suit of clothes has gone up. Why? Because the cost of making it has gone up. The same is true of many other things that we import in one shape, contribute labour and profit to, and then sell in another shape. Moreover, the products of the farm, before they get to the consumer, have gone up enormously. All these are matters for analysis. It is the increased wages and profits of the cities which have increased the cost of living. The cost of living has gone up in Canada more than in any other country, and the reasons are chiefly domestic. It is due to the peculiarly artificial condition in which we find ourselves at the present time. We are importing vast quantities of foreign capital and employing whole armies of men to invest that capital in large public works, railways and things of that sort, not one of which is turning in an item of production for consumption. Take the western cities, for instance. I have been travelling through the west, studying Winnipeg and other cities out there, even Ottawa, Toronto and Montreal, and other eastern cities, and I found whole armies of people employed simply in building the city, in putting in streets, sewers, water-works, building churches, schools, public buildings, stores, warehouses and all elements of a city. This has caused an immense demand for supplies and labour, wages have been soaring, and the speculation in land which has accompanied that has produced an immense absorption of capital. Now that is a situation which will not continue. We have got to adjust ourselves to the change. The country, later on, will have to produce more; that is, in immediate lines of production, and invest less in these great public works which are not immediately productive. A railway system, although it discharges a necessary function, spreads it over a century or more, yet all the money invested goes in to-day, or within a year or two. Hence you see the peculiar condition Canada is face to face with. The real trial will come when we have to readjust our population and put these people who are building these big institutions into productive occupation. They will have to choose between over-stocking the cities and going back to the land; and if we have, in the meantime, dealt with this question of unemployment, or are dealing with it and old age pensions, we will have to consider how these people are going to adjust themselves to the new conditions. In many ways this is not an economic matter, but social, and yet it is the social which determines the economic. People drift into the city simply because of the attraction of the city, not because the primary needs of life are better met there; and that comes immediately to the question of thrift and the possibility of finding the means for providing for old age. Now, I think it must be admitted that at present in this country and for the last ten or fifteen years, we have not been a thrifty people; and that does not apply to the labouring man any more than to anybody else. In proportion to the new means that have come to us, we have gone in for what I feel every day is an unscientific and unpractical line of expenditure. We are wasteful to a degree. Anyone here who has travelled in Europe and got off the tourist lines back into the country districts of say France and Belgium will have observed that the people there get more of the actual contributions of life than we do by a long way, and for half the amount, because here we insist on having everything paid for. There, their amusements, half their life in fact, is contributed to by themselves, without any question of paying. They have the elements of comfort; that is, food, clothing, housing, pleasure and contentment to a degree that we do not realize.

Our higher incomes here seem to leave us with but little margin for saving, or perhaps no margin. Now, if the people of Europe can contribute and do contribute to provision for their old age and for unemployment insurance, surely the people of this country can do even better. There is no argument here for a non-contributory system. But the real big practical question is how are you going to enforce the contributory system?

*By the Chairman:*

Q. Are you in favour of what might be called a system of national insurance?  
—A. Yes, I think that is very desirable. The system of annuities established by the government was an excellent system, but the facts show it has not been taken advantage of to any great extent.

Q. Why?—A. Because of the prosperity of the country the people have not had brought home to them in a very hard and rigid way the necessity of taking care of the future.

Q. If the people are poor, how are they going to pay for annuities?—A. That is a question of thrift. Very few people in this country are too poor to be able to take advantage of that.

Q. But in the case of those people who are gradually evolving into that class known as the aged and deserving poor, you would not expect that class to contribute through life towards a system of annuities?—A. I quite agree with Lloyd George that the people who have already passed a greater part of the saving stage cannot be expected, of course, to take care of themselves. With reference to the others, it resolves itself into these two questions: how much do these people earn; what proportion of that is required for decent living?

Q. Not only for themselves but their families?—A. Oh, yes.

Q. Are you not of opinion that much of this money which would be taken for the purchase of annuities would be really taken away from the family?—A. Undoubtedly. That is, it would curtail their income to that extent.

Q. Considering the conditions of life as it is now, is it not possible to have old age provide for itself in such a way as we were speaking of? By depriving the family you are shifting the burden from one to the other.—A. I do not consider that these annuities cover the whole ground. The annuities were not intended for the very poor, but only for those whose incomes are sufficient to take advantage of them. It is true a good many of them will tell you they cannot afford an annuity. That is simply because they have developed a fashion, a standard as it were of life, which is not necessary. The other element, of course, has to be taken care of, and that is the element where the contributory factor is of a threefold nature, as I have said before: partly from the labourer, partly from the employer, and partly from the state. That still leaves the element that cannot contribute enough to furnish itself with a decent living or, at any rate, anything more than a mere living, and the state has got to deal with that element as a national problem and apart altogether from economic considerations.

*By Mr. Carroll:*

Q. Don't you think there are at present in Canada a considerable number of people with families, who are unable to save anything over and above what will pay for the actual necessities of life?—A. Certainly, and there have been such people right from the start.

*By Mr. Currie:*

Q. Do you not think that our methods and system, at present, of looking after the poor are much better than the methods adopted in the old country? I mean the percentage of paupers in this country is much less than in England, where they have workhouses?—A. Oh, yes, that is quite true, but not necessarily due to our system.



Q. Well, we have no workhouse system here?—A. We have our county poorhouses.

Q. Have you investigated these county poorhouses?—A. Yes.

Q. Did you notice that the inmates were producing enough on the farms attached, to more than pay the cost of their maintenance?—A. Yes.

Q. These old men produce tomatoes and vegetables and things like that. The only thing that I feel is that I do not want Canada to get into European condition, where a lot of people are placed in homes and have no responsibilities. Do you not think that if the state steps in, in that way, it destroys the responsibility of the family?—A. That entirely depends on how it is done.

Q. We have in this country the greatest example of family responsibility. You are Scotch and know that—A. Quite so.

Q. I think that state aid in Scotland is destroying responsibility there?—A. There is, of course, always that danger, and it will be a danger here if we do not deal with it in a proper way, but where I think the point comes in is this: in Canada we have not as yet the conditions that have produced the problem in England and Scotland. This problem brings us immediately to the question of immigration, which must be carefully regulated. This a purely biological problem. The very best stock in the world produces reversions and if you started with the most ideal physical type in Canada you would gradually accumulate a lot of reversions. Now these reversions, while the race was being built up, were taken care of by nature and disposed of, and therefore did not deteriorate the other element. If they were allowed to mix with the others, the whole state would be down, and there would be nothing to save it.

*By the Chairman:*

Q. Civilization is the system where the State steps in to do what Nature did before?—A. Exactly. We have taken the problem into our own hands. Nature says you have relieved me of that duty and you must discharge it now yourselves.

*By Mr. Currie:*

Q. You referred to the exodus from the farms to the city. I have been looking into German statistics and I find that the volume of this exodus, which also exists here, has been diminishing during the last five or six years. Did you ever examine that?—A. No, that is certainly news to me. I did not know that the German rural population is no longer going into the cities.

Q. If the state did something along the lines suggested by our Chairman, and put people back on the farm, would not that be a great help? For instance, an old man could look after a chicken farm as well as a young man of thirty?—A. I think the problem is even larger than that. We have to deal with the future, when a larger portion of the population will be in the cities. I think the solution of that question of pauperism, indigence, relief and unemployment, will involve the spreading of a city over ten or twenty times the area it at present occupies, and that can be done by transportation facilities. It is transportation that has made the big city possible. It is transportation which will make the big city of the future possible to live in. As I see it, the people will do a great deal of their work in the big city but still live amidst rural surroundings, where they can contribute to production in their spare time. One of the great aims of our modern system is to cut down the hours of labour. But what is the use of cutting down the hours of labour and turning a man out from a well-ventilated and healthy factory if he is going to squander the long hours of his vacation time in a moving picture show and spend what he has accumulated in his working hours in some form of amusement? If you can get these people back on the land and get them to contribute by their own production, they would not only be contributing towards their own sustenance, but would be improved in health and spirits and in every other way. That is the condition of things from which our own race in England came. It was what is known as the Industrial Revolution that practically broke up the old system under which a man spent part of the winter at

his loom or his shoe shop or bench and the summer in cultivating the land. But when the factory came along he had to choose between being a farmer or an operative out and out, and the conditions of England were such that nine out of ten had to become operatives. They had to work at the loom or the bench all day long, in crowded cities, in ill-ventilated factories, and they laid the foundation for the deterioration of the English race.

*By Mr. Currie:*

Q. I always have a great relief that we are getting better all the time, though some think differently. In England the factory system has been greatly improved from what it was twenty years ago. As regards an old age pension system here, do you not think that if the state looked after everybody in their old age it would do away with the incentive to self help?—A. I am a great believer in self help, but it seems to me that we are already confronted with a problem which can only be solved by an old age pension scheme.

Regarding Mr. Currie's observations about farming, I may say that the farmers in Canada are specializing to a considerable degree now. I have been out on big farms in the north-west, where not a single item of all that was consumed on the farm was produced on the farm. All they raised was wheat, and that they shipped away. They even bought their flour. There we have a condition of the most absolute specialization in farming. Farmers cannot get decent labour nowadays. The best labourers centralize in the city: the farmer takes the riff-raff, as a general rule. This is partly because the employment is seasonal, not permanent, and partly because of the attractions of the city.

*By Mr. Buchanan:*

Q. To go back to the ideal condition—years ago the working man had a little garden and raised most of his produce. They do that in the west now. Do you not think that the adoption of an old age pension scheme would encourage carelessness and neglect?—A. Well, the providing of a non-contributory pension scheme for all and sundry doubtless would—

*By the Chairman:*

Q. The aged deserving poor excepted?—A. Yes, of course. You cannot go back and reorganize their lives. They have lived them.

*By Mr. Buchanan:*

Q. I mean the present generation?—A. The younger men are not looking much to the future. Some big inducement has to be offered to make them provide for their old age.

Q. I am not against an old age pension system, but is there not this danger: that it will encourage neglect and carelessness in the persons who are looking forward to receiving a pension in the future?—A. I think not, if it were a contributory one.

*By Mr. Carroll:*

Q. Are you of opinion that the pension scheme will discourage thrift?—A. A non-contributory provision such as is proposed for people of sixty-five years of age would certainly discourage thrift in the younger people.

Q. Don't you think that a great majority of people, rather than throw away their surplus in that case, would put it to a better use, such as giving their children a better education and making their lives more comfortable?—A. No, I don't think so. The thriftless person who will not provide for his old age is also the person who provides least for his family at any stage.

Q. I am not talking about the thriftless person, but humanity in general?—A. Thrift is very largely a question of compulsion. I cannot conceive of any of us, except those who have a purely miserly spirit, setting aside for the future more than is necessary.

Q. Don't you think the human instinct is strong enough in us to induce us to put a little by for our old age and for our children?—A. I am not kind enough to think that. My study of humanity at large, of all the tribes that inhabit the earth, convinces me that the reverse is the case. Thrift in that sense is a peculiarity of a very limited element of western Europe. There is no other race or tribe or element on the earth that exhibits that tendency.

Q. If that be true, then this idea of an old age pension system is all foolishness?—A. Not necessarily, with the qualifications I have indicated.

*By Mr. Currie:*

Q. I understand the German system is contributory, and that it has been the model for all other systems?—A. Very largely.

*By the Chairman:*

Q. Does it not follow that if a non-contributory system might be conducive to paper stock, a partial system would be to that extent contributory?—A. No, I do not quite see that, because in this world, and particularly in this modern age, we are all dependent on others to assist us in working out our talents.

*By Mr. Carroll:*

Q. Taking your admission that there are at the present time in Canada at least a number of our population who are, under present conditions, unable to put anything by for their old age, do you not think that a non-contributory scheme is absolutely necessary?—A. As starting in to tackle the problem which at present exists, yes.

Q. And which is going to exist as long as we have the present conditions?—A. Well, yes. Of course I would like to always bring in that qualification I have already made—that there is an element in the population which we shall always have to take care of, some of them from birth to death.

The CHAIRMAN.—That is at the bottom of the whole thing.

DR. SHORTT.—Some of them will have to be taken care of at thirty-five years of age and some between twenty and thirty-five.

*By the Chairman:*

Q. How would you ascertain that class?—A. That of course is a difficult problem. It has been dealt with in a very rigorous way in Europe from the time of Elizabeth.

Q. One shades into the other?—A. Yes.

Q. We want to establish the fact that there is a class which cannot be removed?—A. Oh, yes.

*By Mr. Currie:*

Q. One question more. Is not this problem being taken care of quietly and unostentatiously in this country?—A. Only partially.

Q. But it is in our province of Ontario?—A. It is true we take care of them in one shape or another, but I have had brought to my attention many cases in which we don't care for them properly. I don't know whether I carry much sympathy with me in this, but I have lived a good while in Kingston in the neighbourhood of two institutions, the Penitentiary and the Asylum, and have been intimate with the parties responsible for those institutions. I have spent a good deal of time looking up the records of the inmates, in regard to heredity, and my conviction is that there

is no line to be drawn between the asylum and the penitentiary; that the one shades into the other completely and absolutely. Nineteen-twentieths of their time they are sane and straight, but the one-twentieth destroys the whole thing, and these people, as the Chairman indicated, all shade into each other. This problem is closely connected with immigration. We get a large proportion of that element from immigrants. In the early days the Poor Law Guardians and others in England discussed in a cold-blooded way whether it was cheaper to maintain these people by an annual contribution, or to capitalize that amount and send them bodily to Canada, and in some cases they did send them out here. They were put on the virgin soil with the expectation that they would be restored to a normal condition, if not in the first, yet in the second generation. The third or fourth generations were just as bad as the first generation that arrived.

*By the Chairman:*

Q. It is a biological question after all?—A. Yes. If you are dealing with cattle or sheep or pigs you would know that it always turns out that way.

The CHAIRMAN.—Benevolent despotism is the only way to rule the world properly.

Dr. SHORTT.—All the philosophers have said that is the proper way, if some Divine Being would select the despot.

Mr. CURRIE.—I have known families of nomads and Egyptians who have settled on the soil and in the third generation have proved as fine a type of manhood as you could find anywhere, and as thrifty; there would be an occasional reversion to type, but on the whole, the experiment was beneficial.

Dr. SHORTT.—Let me give you an illustration. At the same time this was going on in Canada, Australia was a penal colony. Men sentenced to penal servitude were sent out there and they turned out some of the very best stock in Australia. Why? Because they were poachers, highway robbers, perhaps, people of splendid qualities, but out of touch with the laws of the country. That element had nothing against it.

The CHAIRMAN.—There was nothing vicious about it.

Dr. SHORTT.—It is said a more respectable class came to Canada than went to Australia, but that was not true in all cases. The stock that went to Australia was better. Of course, some of the vicious element went there too. The stock Major Currie referred to was all right in the first place. It was simply their method of life was not suitable to development. But what has taken care of the situation in Ontario is this—that in those days the shiftless, thriftless element usually took to drink and other forms of vice and committed race suicide. In the majority of cases these shiftless, thriftless people worked themselves out, they left no descendants. Nature was taking care of them. If she had not, we would have had a worse problem on our hands today.

*By the Chairman:*

Q. After all is said and done, does not civilization preserve the balance between naturalism and artificialism? That is the idea of civilization. Pure naturalism is going back altogether to the original state, and pure artificialism is a high state of civilization?—A. That is why it is a constant problem.

*By Mr. Carroll:*

Q. What is your idea of a pension for widows who are left with a family of small children?—A. Well, that is part, of course, of the provision for insurance.

Q. It should be dealt with in connection with the old age pension system that we are considering?—A. Of course.

Q. Don't you think that it would be the proper way to look after the situation, so far as this country is concerned?—A. The question comes in there how far the husband should be required to provide for this contingency.

Q. We have to meet the present situation.—A. I say that if the State undertakes wholly the burden of taking care of widows and children it will encourage thriftlessness in a certain class. Of course, there are those who have such a high sense of responsibility for their children and those dependent on them that they would make all kinds of sacrifices to provide for them, but then there is a class that cares nothing at all, and the amount of wife-desertion that is going on is an indication of that extreme. Now if the State stepped in every time and took care of the deserted wife and family we should simply increase wife desertion.

*By Mr. Carroll:*

Q. Again, we are back where we started. If there is a small proportion of people in Canada absolutely unable to contribute to any such scheme, there must be some scheme of non-contributory pensions brought into existence in this country, or it must be carried on as now by municipalities giving beggerly aid?—A. No doubt. But, before the government undertakes so great a responsibility, an immense amount of careful investigation and study must be gone through. We cannot escape in Canada ultimately the fate of Europe or any other part of the world, but we have the advantage in starting early where they started late.

Mr. CURRIE.—I think this thing is a little exaggerated. We have one of the greatest examples of an orphan in America being able to take care of himself in John D. Rockefeller.

The CHAIRMAN.—That is all.

Witness discharged.

Mr. R. E. HARDING, called, sworn and examined.

*By the Chairman:*

Q. Where are your headquarters, Mr. Harding?—A. At Peterborough.

Q. Do you belong to any association of any kind?—A. I am foreman in the Canadian General Electric Co.

Q. How many employees have you in that company?—A. About 1,800.

Q. Do you belong to any benefit or other association of that description?—A. Yes, we have a benefit society in connection with the Canadian General Electric, a mutual benefit society.

Q. You are fairly well acquainted with the conditions of life in Canada, industrially and otherwise?—A. Fairly well.

Q. Do you understand what an old age pension system means—the government providing state pensions to the aged deserving poor? What is your opinion about the desirability of that in Canada?—A. Well, under certain conditions I believe that it is a very desirable thing to have. I must deal altogether with the state of mechanics and labourers, because I have always been in city life. I have been in the position of a foreman for perhaps thirty years, starting quite young. Of course, I know that men have figured out on a scientific basis anything I might say to you; but what I have got in the way of figures and so on are things taken from actual cases that I know of. I might say in connection with this mutual benefit society, before it was formed, we had to take up collections. If a man was injured or sick for any length of time we found it necessary in a great many cases to take up a collection to help him.

*By the Chairman:*

Q. You are now verging into the contributory system. We are not referring to that; we are simply referring to the case of a state pension on a non-contributory basis?—A. I was simply trying to come to the point where it was necessary to have a

state pension. I was putting a man in that position that he could not contribute. This man apparently earned such an amount, and had so many family expenses that he was not able to provide for the day when they were sick and in trouble, and I have found a pension system necessary.

Q. Are these what you call legitimate expenses, was there any assistance involved in them?—A. I might submit them to you very shortly. I have prepared a table and submitted it to several families. I have submitted to the women of the house who are best authority. This is based on a family of four children under 14 years, which is the working age, and two adults. This man is earning \$2 per day, and these are the items that I put down. There are a great many more not shown here that are absolutely necessary to have in every house. I will read you these items and you can consider whether they can be done for less. It is based on a family of six people, the man earning \$2 a day.

Average daily expenditure for a family of six persons:—

Bread. . . . .	\$0 10
Sugar, tea and milk. . . . .	0 15
Soap. . . . .	0 02
Butter. . . . .	0 15
Vegetables, including potatoes. . . . .	0 12
Fuel, light and water. . . . .	0 30
School supplies (4 children). . . . .	0 05
Clothing, boots, &c. . . . .	0 40
Rent. . . . .	0 34
Sundries: starch, glue, pepper, lard, flour, &c. . . . .	0 20
Meat. . . . .	0 15
	\$1 98

I think \$2 per day is the average wage in Canada. These are the conclusions that I have drawn from this list. This family must have no sickness, no insurance, no holidays; they must not entertain any friends; they must have no higher education for their children; no church where they contribute. Sunday is a debit.

*By Mr. Carroll:*

Q. I was going to say they must not eat on Sunday.—A. Sunday is a debit to this man. No Sunday school where the children give anything.

*By the Chairman:*

Q. You consider that this is the normal condition of that family, anything below that is a detriment to the life of the nation?—A. Oh, yes, by all means. These are some of the things that come in in connection with these actual facts. I have investigated this. This man in case of sickness cannot pay the grocer while he is paying the doctor and vice versa. He did not pay his bills for last winter until the following summer. He paid them gradually through the summer and then started to go into debt again in the fall, which was absolutely necessary as he was losing money. Now, these are the points in connection with what I have investigated, and I find that these people are just in that state. In connection with what I have heard and read about the state insurance, that man could not possibly buy an endowment policy, which is what the state insurance amounts to. It would not be possible for him to buy that for himself or his family. He would have to starve them because he would have nothing else to pay it with.

Q. You think that this state system that we are referring to is really, after all, according to your view, a desirable bonus on account of industrial conditions that exist?—A. Yes.

Q. That, of course, applies to what you might call the normal conditions of things. There would still be, and there always will be, I suppose, a lot of people unable to take care of themselves?—A. Certainly.

Q. And they have to be looked after by the state or left alone?—A. Yes.

Q. It is a question whether it is a better plan to give them state pensions or to let them drift.—A. I think the best plan is to help those men. My opinion is that the age should be reduced so that the pension would help the man while he is educating his children. If the pension is not given until sixty or sixty-five years of age, he does not get a chance to educate his children.

*By Mr. Carroll:*

Q. Is two dollars the standard wage in Peterborough?—A. I think that would be the average.

Q. Have you taken into consideration the fact that a man is only able to work about three hundred and thirteen days a year?—A. My estimate is two hundred and eighty days. That would allow a man legal holidays and Sundays and keep him busy. Of course, some robust men can work three hundred and sixty-five days a year for seventy-five years, but as regards the ordinary mechanic, I don't think he should work for more than two hundred and fifty days a year. If he does, he has not very much chance to develop his body, his mind, or anything else.

*By Mr. Buchanan:*

Q. At what age should the old age pension do into effect?—A. To my mind it should be moved back to the place where it would help the man to raise his family and let that man still have the old age pension, but perhaps not on so large a scale; it would not be necessary to give that man so much at sixty or seventy-five years of age, but he needs help when he is raising his family.

Q. In certain trades men become inefficient or incapable of working at an earlier age than say, sixty?—A. At fifty-five or sixty years of age a man cannot draw the money that a man of forty can. We know they are drawing the line in nearly all places, all industries, at a very early age. I believe the C.P.R. are drawing the line at almost thirty-five years of age.

Q. That is in regard to giving men employment. For example if they took in men at twenty-five years of age they would not require them to leave the service when they reached the age of thirty-five?—A. Oh, no. Of course a man at fifty-five or sixty cannot get the same position or the same wages that a man at thirty or thirty-five years of age can.

Q. Are you acquainted with the prevailing conditions in Toronto and Peterborough as to the cost of living and the wages paid?—A. With the exception of rent, the living is just as high in Peterborough as it is in Toronto, in fact, it is better in Toronto. I could live cheaper in Toronto than I could in Peterborough.

Q. How do you take care of your poor in Peterborough, is it a municipal matter?—A. It is partly municipal and partly denominational.

Q. Through charities?—A. Yes.

Q. Are there many people at the present time in the city of Peterborough that, owing to age—I do not mean from imbecility or causes of that kind—are a public charge?—A. Quite a number, yes.

Q. Have you any figures in that connection?—A. No, I have no figures.

Q. But there are a considerable number?—A. There are a certain number, yes.

Witness discharged.

Mr. HUGH ROBERTSON, called, sworn and examined.

*By the Chairman:*

Q. You live in Peterborough?—A. Yes, sir.

Q. What do you do?—A. I am a moulder by occupation.

Q. Are you connected with any institution?—A. Yes, I am, with several Insurance Societies, that is Benevolent Insurance Societies and also Labor Unions, and Trades and Labour Council of Peterborough.

Q. What offices do you hold?—A. At the present time I am President of the International Moulders' Union, and Chief Ranger of the Canadian Order of Foresters.

Q. You understand what an Old Age Pension System, such as we have been talking of, means?—A. I have read and thought considerably of it. I am working and travelling throughout the Dominion and some parts of the United States, and have given considerable thought, that is practical thought, and observation, to the subject, and I have come to the conclusion that a system of Old Age Pensions is really a necessity. It is really necessary under our present social conditions, for a certain class of working people. I am of opinion there should certainly be steps taken to put this system in force as soon as possible.

Q. At the present time there are no poor who are allowed to starve to death if the public know it?—A. Well, no, we have not come to that stage in Canada yet.

Q. But what I want to get at is this—A. No such cases have occurred.

Q. Exactly. Then this is a question of State Aid, not one of promiscuous charity?—A. It is a question, to my mind, of helping those who are unable to help themselves.

Q. That is, the State should help them?—A. Yes, the State should do it. These people are not in a position to do it for themselves.

Q. Then you consider a State Pension a much better plan of assisting people of that description than promiscuous, or what you may call pauper, charity?—A. I do. I think that every citizen of Canada, no matter what his employment is, is certainly an asset to the Dominion so far as his working ability and power go, and while he is able to work he contributes to the wealth of the country.

Q. And therefore the country should come to his assistance?—A. Therefore, when he is unable to use his labour I consider it is our duty as a nation and a country to see that the man is properly taken care of.

Q. In other words, that a man who helps the State should be helped by the State in turn?—A. That is my belief.

Q. Those people who are unable to help the State by bearing their share of the burdens should they be considered?—A. They should be considered if they are so unfortunate as to need aid.

Q. I am referring to the class of people who are unable, from mental incapacity, or other such cause, to do anything to help themselves?—A. Your question would mean that a man who is able and willing to contribute or do what he should towards developing.

Q. You see they do not come under the heading of aged and deserving poor but still they are deserving. I do not wish to lead you, in making your statement, but you consider, as I understand, that there are old people who cannot provide for their old age?—A. We have them in every part of the Dominion.

Q. Who are yet deserving poor?—A. Yes.

Q. And on account of their good intentions, and what they have been able to do for the State, the state should turn around and help them out in their time of trouble?—A. Yes, that is what should be done.

Q. That is an interesting way of putting it?—A. Placing it in that light is a matter of duty on the part of a christian nation to look after those people.



Q. You have heard something about a pension fund for widows?—A. Something.

Q. The idea has been suggested by some members of the committee that where a woman is left a widow with a large family and she is unable to provide for them, what do you consider the state should do for her?—A. I have seen that unfortunate situation in more cases than one, and I consider it is almost as necessary to grant a pension—in fact, it is as necessary, because you have the family to consider, who will become a burden on the nation if not properly trained. I certainly think it is our duty, or the duty of the country, to look after these widows. We have benevolent societies, and to a certain extent the husbands contribute to these organizations during life, and that will assist a little. Such assistance, however, does not cover the cases which an old age pension system would.

Q. Do you consider that what might be termed occasional aid, that is voluntary contribution, is nothing more than shirking on the part of the State, of its duty to its people and placing that work on the shoulders of a willing few?—A. I think that is what it is. It is placing the burden on those who are benevolent enough to exert themselves and spend their money in the different localities where aid is needed. The more they do so the more burden there seems to fall on the few.

Q. And if there were a lot of people as mean as the State, nobody would be attended to at all, that is how it works out, is it not?—A. I think the state will attend to that part of it.

Q. Well, that is the logical conclusion at the present time?—A. Mr. Harding was asked a question in regard to the wages and the cost of living in the Peterborough district. I might state that through the Trades and Labour Council I have the figures in general of the different rates paid to organized labour in Peterborough, which is the highest paid, and it ranges from \$1.50 to \$2 per day for labouring men, to \$4.50 for bricklayers, who are working probably for six or seven months during the year. The scale of wages works out at about \$700 a year for a mechanic, which is about our highest, and about \$400 a year for a labouring man. I have kept records of my own expenditure, and there are others who have done the same, and in order to be independent and pay our way we must not be sick very often. Even if we do contribute to a little fund in case of sickness, we must work very regularly; we cannot have any holidays. It is almost impossible out of our wages to save sufficient to keep you probably two years after you are unable to work.

*By Mr. Carroll:*

Q. What would be the average yearly wage in your vicinity?—A. The average for mechanics is \$700 and for labourers \$400.

Q. Have you calculated the cost of living for a family of four or five?—A. I did not go into those details, but I have calculated the main expenditures which always fall upon the working man who does not own his own home.

Q. You mean the absolute necessities of life?—A. Yes.

Q. For a family of how many?—A. A family of four?

Q. A father and mother, and say four non-productive children?—A. I cannot give you every detail of what it costs.

Q. Try and give me the amount, say for a year?—A. I would say that in Peterborough for such a family to live at all, the man would have \$700 a year.

Q. For that family?—A. Yes, to live at all.

*By the Chairman:*

Q. For a family of how many?—A. A family of four.

*By Mr. Carroll:*

Q. For a father and mother and four children?—A. Yes.

Q. We had the yearly cost figured out at about \$749 for a family of five, a father and mother and three children?—A. Of course, in different localities the cost varies.

I lived in British Columbia, where the rate would run up. I used to average \$1,200 a year, but my expenditures brought me to about the same level as in the city of Peterborough.

Q. Have you any institutions for the care of old people in the city of Peterborough?—A. Yes, we have a public institution maintained by the city, and then there is one in the county.

Mr. HARDING.—There are two homes for the aged.

The WITNESS.—There is the Protestant home for the aged and the Catholic home.

*By Mr. Carroll:*

Q. Do you happen to know how they treat aged couples who are placed in these institutions?—A. In the Protestant home for the aged I know of several cases where the man and his wife were in the institution.

Q. Were they separated?—A. They were allowed to be together at that time, but they were very old. I do not know if they have such cases in other institutions.

Q. Take the Catholic institutions?—A. I do not know of any such cases.

Mr. HARDING.—Old married couples are separated in the House of Providence, and in the other home out in the county. I think it is a very unjust thing and an act of cruelty to separate a couple after thirty-eight or forty years of married life. They should be allowed to live together and should not be separated. I would like to explain that in the rate of wages I quoted I was not referring to the wages paid by the Canadian General Electric Company.

Witness discharged.

Committee adjourned.

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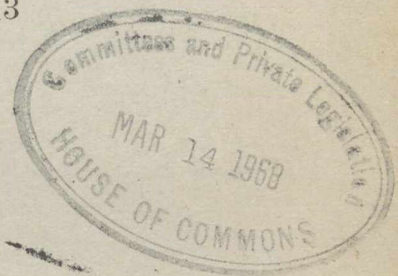


MINUTES OF PROCEEDINGS  
AND  
EVIDENCE TAKEN  
BEFORE THE  
SELECT SPECIAL COMMITTEE  
ON  
OLD AGE PENSIONS  
(No. 3)

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MARCH 4 AND 11, 1913

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1913



## MINUTES OF EVIDENCE

COMMITTEE ROOM No. 105,  
HOUSE OF COMMONS,  
TUESDAY, March 4, 1913.

The Committee on Old Age Pensions met at 4 p.m., Mr. Burnham, Chairman, presiding.

Professor JAMES MAVOR called, sworn and examined.

*By the Chairman:*

Q. Professor Mavor, you live in Toronto?—A. Yes.

Q. You are connected with Toronto University?—A. Yes.

Q. What is your position there?—A. Professor of Political Economy.

Q. You understand, of course, what an Old Age Pension system is?—A. Yes.

Q. Would you be good enough to give your opinion on it in this country?—A. I have not prepared a formal memorandum upon it, but after understanding what it was you wanted I have prepared one or two notes that may be used perhaps in explaining my view.

The CHAIRMAN.—Certainly.

PROFESSOR MAVOR.—It seems to me that the differences which exist in Canada and which mark it off from other countries in this particular connection are these: in the first place there is no general poor law as there is in England and other countries. In the second place there is no subvention from the Dominion Treasury directly for the maintenance of the poor, and in the third place there would therefore be no saving to the Dominion Treasury in respect of any diminution in the cost of such maintenance if such arise from the operation of any old age pension scheme; and in the fourth place there is a very great diversity of conditions in the different provinces. These things seem to me to create a special difference. A fifth and a minor point is in respect to the constant migration of people between this country and the United States, backwards and forwards.

Now it seems to me that speaking in general terms no system will provide for everyone who needs to be provided for excepting an entirely indiscriminate system; but such a system would carry within itself the germ of its own extension and thus it might be looked upon as being likely to break down eventually with its own weight. An entirely indiscriminate system might be a better system speaking from many points of view. If on the other hand a discriminating system is adopted, and if any test is applied too rigidly, it might exclude the very class which constitute a large element of those needing aid and with whom it might be quite necessary to deal and for whom some other machinery would have to be invented.

It seems to me also that the question arises not so much through the development of industry, although also connected indirectly with this, as through the breaking up in a measure, of the family. Under the old family system in which the married son remained a member of the family there was family property, that property was looked upon as the property of the family, and therefore the older people had to be provided for, so long as they lived, out of that property whether they actually contributed to the current revenue or not. That breaking up of the family tie involving the breaking up of the family property is not of recent date, but began long before the so-called industrial revolution. When we come to consider what kind of discrimination might be adopted and practiced it seems to me that we must look the question squarely in the face as to what kind of people constitute this class which requires to be provided

for. To use terms that are currently used, and that have been used for a long time, in discussions of this kind, this class may be divided into three sections: in the first place there are the deserving poor, that is to say those who have been industrious people, but who have not been able to save enough to keep them, who have become unfit for work; secondly the improvident poor, that is to say those who have not saved although they might have done so. Many of these are people who have dropped from one class to another, some of them have belonged to the middle class and have dropped into this impoverished condition, and thirdly there are the people who have either become feeble minded in old age, or have always been more or less feeble minded, and always, more or less, dependent upon public or private charity. Now these three classes seem to me to require to be dealt with each in a different way. We must look, therefore at the possibility of devising a system which will deal with these people, each of them in a method proper to the particular class. In looking for a system of this kind I think we must try to find a system which will not tend to increase the number of dependents upon that system, which will not in itself contain the germ of its own increase, and in the second place I think we must also try to find a system which will not diminish the responsibility of relatives. In the third place we must find a system which will not be so costly as to be impracticable and a system which will not relieve localities from the care of their own poor. That is to say a system which will not relieve those communities which, at present, bear a share of the cost of maintaining the poor.

*By the Chairman:*

Q. In other words you are endeavouring to preserve the spirit of friendliness and affection which appertains to the locality?—A. Yes, I think that is essential.

Q. Yes, undoubtedly.—A. These seem to be the four desiderata: these are the things to be obtained if possible, or in so far as possible.

Now we come to a practical measure. I am not prepared to offer any measure, I merely desire to state the problem. But I may make provisional suggestions: they are merely provisional and I should not like to be bound by them excepting as mere suggestions.

Q. Of course your suggestions will appear in the stenographic report.—A. I do not wish this to be regarded as a formal plan, but a series of tentative suggestions.

As regards the first class—that is to say the class which is customarily called the deserving poor—it seems to me that it might be dealt with by a system of premiums upon annuities, already taken, or upon other forms of accumulations with a certain limit upon them; but the premium would increase with the accumulation up to a certain point.

Q. Does that not pre-suppose a surplus on their part?—A. Yes, absolutely.

Q. Is not that the class you were dealing with?—A. Yes, certainly, but not an adequate surplus enabling them to live comfortably.

Q. Then what about the class that have not got a surplus?—A. I am coming to that. The first class, I suggest, may be dealt with by a system of premiums upon annuities already taken out or upon other forms of accumulations. The Belgian system is a little of that character; they have a class to which premiums are granted. This would be a kind of pension for merit and the claimants might come before a voluntary local board—an unpaid board—which would meet periodically and deal with cases of that kind either in camera or publicly, probably preferably in camera. Now, I think that ought to form a class by itself. That is to say: there are many people who have deserved well of the community, have worked well, and yet have not been able, from various causes, to provide enough to maintain them in old age. They may be dealt with as suggested, or in some other way.

In the second place, as regards the second class—that is the improvident poor—these people may be dealt with by submission of their claims to a magistrate as they are in New South Wales, for instance. There, all claimants for a public pension come before a magistrate, and again these cases may be heard in camera or may be heard publicly, preferably in camera.



Then the third class, the feeble-minded, I think are best dealt with in institutions. I do not see any escape from that.

As regards the financing of such a scheme, or something like it, it seems to me that the first class ought to be financed by the State as a whole.

The second class may be partly financed by the State and partly by the Province. I do not suggest in detail how that could be managed, but in many countries joint measures of that kind are taken by the national government and by the local governments.

The third class, that is the institutional part of it, must be, I think, financed by the Province.

There seems to me a possibility of acting, so far as the first class is concerned, experimentally through the existing annuities scheme. That is to say, not merely to give a premium upon an annuity taken out in the State Annuities scheme, but in any annuity scheme, so as to encourage a certain amount of accumulation.

As regards the numbers to be dealt with: these vary in each Province tremendously. As you are aware, the Statistics for the Census of 1911, as far as the point in question is concerned, have not yet been published, so that one must base calculations upon the previous Census.

The CHAIRMAN.—(To Mr. Finlayson, of the Insurance Department.)—Do you know anything about that?

Mr. FINLAYSON.—I understand that the figures to which Professor Mavor alludes, have not yet been prepared and probably will not be for another two months.

PROFESSOR MAVOR.—I find that in Ontario the proportion of persons over sixty-five of the total population is 5.5 per cent. upon the Census of 1901. In Manitoba the proportion is 2.4 per cent. I have not worked out the percentage for the Provinces of Alberta and Saskatchewan, but I can understand it is even less. I have not worked out the percentage for any of the other Provinces. I have taken one which undoubtedly exhibits the greatest proportion (5.5 per cent. in Ontario) whereas Manitoba exhibits an intermediate proportion. Now, on the basis of the Census of 1901 the percentage of persons over sixty-five years of age in the Dominion is 5.015, a trifle over five per cent. It is a question what proportion of this number should be taken as being pensionable under any scheme at all. I mean there are, of course, a large number of aged persons who are well off to-day, and may be left out of such a scheme. There are also feeble-minded persons in institutions, that should be left out, so that at both ends of the scheme, as it were, there are deductions to be made. These deductions are made in all countries where old age pensions are given. The proportions vary from about 30 per cent. to about 45 per cent. in different countries. My impression is that to take 45 per cent. would be an excessive amount. My reason for that is that 45 per cent. of the persons over sixty-five years of age in the Dominion, would give a percentage of 2.2 of the total population. Now, the German percentage for old age and invalidity together—(many persons are granted pensions in Germany before they have reached the old age pension age, they are granted so-called invalidity pensions, and the two pension schemes are combined so that it is really an old age and invalidity pension, but the old age part of the German scheme is quite insignificant)—comes to only 1.7 of the population, and as Germany must be rather in excess of our country in respect of pensionable persons, it is quite clear that 2.2 per cent. is too much. Then if we took 30 or 35 per cent, and that almost seems to be excessive, 35 per cent. would give 1.67. On the whole it is very difficult to make an estimate of this kind, and it would be a very costly matter to make that detailed inquiry which would be necessary to arrive at the result.

Q. We can find that out from the Actuarial Branch of the Insurance Department in Ottawa.—A. No, I think not.

Q. Why not?—A. It would require a special enquiry, at least it seems so to me. At any rate, I have taken as an approximate figure for the purpose of subsequent

calculation, subject to correction of that amount, one per cent. That is a very low figure.

*By the Chairman:*

Q. Exclusive of invalidity?—A. Exclusive of invalidity under age, that is to say that this only applies to those persons over 65 years of age. It does not include any invalid persons under that age, and is exclusive of those people who are able to support themselves.

Q. You think about one per cent?—A. As an approximate figure.

Q. In Canada?—A. Yes. I do not say that that is the figure, but I use it as a basis for subsequent calculations as you will see. The number of persons over 65 on the basis of the 1901 census was nearly 270,000. I estimate that the number on the basis of the 1911 census should be 360,000 in round figures. So that, if 20 per cent. of these were pensionable, that would be 1 per cent. of the total population which would give 72,000 persons who would be pensionable. Now, if these people were paid a round rate of \$1 a week, it would cost the country \$3,750,000 a year; if \$2 a week, \$7,500,000, and so on. It affords a definite basis for calculation of the cost of it. On a population of 15,000,000, that is double the population we have now, which we might be expected to attain in 25 or 30 years, the number of old age pensions would be just double, if we estimate them in that way, and would cost at \$1 per week, \$7,800,000 and \$15,600,000, or any other figure that might be based upon similar estimates. Now, such a scheme if adopted, if it is to be an effectual scheme, will cost a good deal of money, and it is a question whether the country can contemplate such an expenditure. There are many circumstances to be taken into account.

Q. Do you regard the question as of first-class importance to the country?—A. At this moment?

Q. Yes.—A. I am bound to say that I have no evidence to show that it is of first-class importance at this moment; but there is a great deal to be said for preparing the way for a practical scheme before it becomes an urgent question.

Q. Do you think it is likely to become such a question?—A. Yes, I do, because this country is rapidly becoming an industrial country, and the greater the increase in industries the greater the increase in the class which demands attention in this connection.

Q. Why is that so?—A. Because an agricultural population, through the division of the land into comparatively small farms, is a proprietary population and beyond the need of relief.

Q. Why is it that an industrial population drives us into this need?—A. There is one alleged cause, that the industrial system exploits the labour of the workman. That is a disputed cause. But several quite certain causes are the greater extravagance of living in the towns, the higher standard of comfort, the desire to spend, and the amount of amusement, and all these things undoubtedly increase the expenditure of the people.

Q. Apart from any intimation of extravagance, and considering it with regard to the proper standard of living consistent with the ordinary development of civilization, what do you think?—A. It is more expensive to live in a town, for the reason that in the country a self-contained life still prevails to a greater extent; therefore life in the country is much less expensive.

Q. Industrial life, therefore, breeds, to a certain extent, on account of these exploiting features, an ultimately dependent class?—A. Well, in so far as conditions are exploited. I am not committing myself to that, but in so far as conditions are exploited it would be a dependent class.

Q. Not in agriculture?—A. Not in the small proprietor such as we have here; but, on the other hand, there is a great deal of non-exploited labour in the towns; the elite of the workmen are not exploited. Such workmen from a certain class, and their expenses are undoubtedly relatively high owing to the high standard of comfort and the desire for amusement, for leisure, &c.

*By Mr. Verville:*

Q. How much do you think a family of five should have to live on?—A. That is a very difficult question.

Q. In a city, for instance?—A. One city is not the same as another, and the same figure could not be given for the same city at two different times.

Q. In Toronto, for instance?—A. Very difficult to say. I have made quite a close study, and I would decline to give any figures. I do not think anyone can give a figure of that kind that would be of any value, I find the most extraordinary divergencies of expenditure. I have a great many working-class budgets taken over a period of the past ten years, and their divergencies are quite extraordinary. One family will live and thrive upon what another family will starve upon.

Q. I know that, but do you think \$500 a year is enough?—A. That is very difficult to say. The one peculiarity that I found was this: that some families seem to be able to live almost exclusively upon bread, and other families require enormous quantities of beef, and it is quite clear that this involves a considerable divergence in expenditure. We found also that some families were able to live and save on less than \$500, while others were quite unable to live on less than \$500. It is too intricate a question to put a figure on that which would be of any value.

Q. Do you think, under present conditions, that most of the labour people can save enough for their old age?—A. I would like to answer that question in this way: When prices are rising, the wage-earner undoubtedly loses, that is to say, the advance of prices tends to be more rapid than the advance of his wages, but when prices are falling then he gains because the fall is in general more rapid than the fall of his wages. Therefore I think that when prices are rising, it is not easy for the workingman to save anything. I think, for example, that a workingman with \$12 a week a few years ago could save a little. With \$15 now I do not suppose he could save almost anything owing to the advance of prices.

Mr. VERVILLE.—That is more than \$500 a year.

Prof. MAJOR.—I am only saying that by way of illustration. I would not like importance to be attached to these specific figures. Fifteen dollars a week, of course, is more than \$500 a year, but that represents, I think the wages of printers and skilled workers of that kind.

*By Mr. Verville:*

Q. Common labour does not earn as much?—A. No, not above \$2 a day at the most.

Q. And loses a lot of 'time'?—A. Quite so; it is very casual labour.

*By Mr. Jameson:*

Q. You intimated that an old age pension system, when put into effect, should not have within itself the germ of its own extension?—A. Yes.

Q. Will you tell us what you mean by that?—A. I mean this: that a very indiscriminate system would tend to increase the proportion of claimants upon it. If you have a wide-open door through which everyone may enter, it is quite impossible to calculate the number of persons who will seek to enter that door.

Q. What was the proportion of people in Canada, (basing your calculations upon the present population) that you estimated would become chargeable to such a system?—A. In two out of the three classes that I mentioned—I did not make any discrimination between the first and second class.

Q. That is between deserving and improvident. What figure did you give for the two classes together?—A. Seventy-two thousand. I suggested that as a possible approximation. I think that that would probably be the minimum.

Q. Those would be I judge from what you say—the heads of families, persons in advanced years?—A. Yes, all over sixty-five years of age.

Q. In any computation which you have made you have not considered the children—of widows for instance.

A. Oh, no. That is, to my mind, another question—a very important one; but it is not an old age question. I have not gone into that at all. I think it is a very important question, perhaps in some ways even more important than the other. Provision has been made for them in New Zealand, I think.

Q. I might ask you what Continental systems of Old Age Pensions have you examined in order to arrive at your conclusions?—A. Well, I have a general acquaintance with a good many of them. The only one I have studied at all seriously has been the German one, but I have a general acquaintance with the others.

Q. You know something of the New Zealand system?—A. Yes, I have read about it.

Q. At the present time you don't think it would be advisable to discontinue what we might term institutional aid such as is provided to-day?—A. I think such aid is inevitable for certain people. I don't think anyone can visit institutions of that kind in Ontario, for example, without fully realizing that.

Q. You refer to the feeble minded?—A. Yes, there are many of these people that certainly ought not to be left a burden upon their families.

Q. Speaking now of the first two classes, we have in the Province of Nova Scotia, for example, institutions which care for either the deserving or improvident poor. I believe they have similar institutions in other parts of Canada, maintained either provincially or by the municipality. Do you think those should be discontinued as well as those which now care for the third class?—A. The experience has been, I believe, that old age and invalidity pensions have not diminished the cost of the Poor Law in Germany.

*By the Chairman:*

Q. Why is that?—A. That is the experience at all events, though there may have been a diminution in certain districts.

Q. Is it contributory?—A. Oh, yes.

Q. Is not that the reason?—A. That may be the reason.

Q. I should think it would be.

PROF. MAJOR—There is one phase of the question with which I have not dealt and that is contributions. When that question was discussed in England before the Old Age Pension scheme there was adopted, the proposal to have contributions was rejected on the ground that the friendly societies would be hostile to the scheme. In this country it seems to me that question also exists to some extent and I recognize that in the premium plan which would not in any way render useless the efforts of the friendly societies, but would supplement them and really put a premium upon them. That is why I put that in. Another point is that a contributory scheme would be difficult to work in this country on account of the migration between this country and the United States.

*By Major Currie:*

Q. You have lived in the Old Country as well as in Canada and made a study of social conditions in both countries?—A. Yes.

Q. Did you find any difference among the lower classes in regard to their habits of thrift?—A. I think that so far as the agricultural population in this country is concerned the people are incredibly thrifty. I hardly think they require any encouragement to thrift at all. They are too thrifty.

Q. Did you not notice that climatic conditions seem to make the industrial yoke bear harder on the necks of the people in this country, compelling them to put by something during their busy season for a rainy day, or rather for the winter?—A. Yes, that has something to do with it no doubt, both in the country and in the town.

Q. Do you not think that tends to make the people more independent and keep them from becoming paupers?—A. Oh, I quite agree with you.

Q. That is virtually a social phenomenon due to the climate.—A. I quite agree with you.

Q. Then from the early youth of our young men and women they realize these responsibilities and they are very much like, are they not, the old country people, for instance in Scotland years ago, with regard to their widows and the responsibilities to the aged?—A. I think so.

Q. Now all that makes for what Gladstone would call the self help in the man which he says in his immortal message really makes the man, isn't that true?—A. Yes.

Q. When responsibilities devolve upon the individual in that way is it wise for the State to interfere, would it tend to improvidence?—A. I made that point.

Q. Now the point I want to make, and what I desire to ask you a question on is that if these conditions were relaxed in any way so that the State made the necessary provision for old age, disablement, or lack of employment during the winter, would it not tend to destroy the personal responsibility, which is one of the great outstanding characteristics of Canadians?—A. It might.

*By the Chairman:*

Q. But is the exchanging of the present system of help for an old-age pension system likely to do that? As between the two which would you rather have?—A. There are many people who have not got this sense of responsibility.

*By Mr. Currie.*

Q. Now, sir, you have no doubt looked into statistics and conditions of people of low morality such as are in the asylums and other institutions?—A. Yes.

Q. And in this connection it has been found that the Government have employed officials to go around and find out whether the friends of these people in the various institutions were allowing them to become a charge upon the State?—A. Yes.

Q. And is it not a fact that these officials have ascertained that in many cases these inmates of public institutions have friends who are bound by the close ties of relationship to look after them and take care of them, and also that in many cases that these inmates themselves had money of their own or an independent income of which others were taking advantage?—A. Yes.

Q. Now the system we have in view is to do everything that we can to prevent any kind of pauperization, you approve of that do you not?—A. Quite so.

Q. Now, I understand the system of old age pensions in vogue, or more particularly the Lloyd-George system was, so Professor Shortt stated, just a temporary expedient to meet the needs of the moment, so far as they see them?—A. Yes, but you can never go back from a temporary expedient of that kind; you cannot give a benefit of that sort and then withdraw it, that is quite impossible.

Q. Quite so, you think it would have been better for him to start with a contributory system, and then make exceptions in cases of that kind where exceptions should be made?—A. A moment ago I explained what the difficulty was about a contributory system, that it would meet with the hostility of the friendly societies.

Q. You are an expert on these questions, I understand you have made a life study of them?—A. I have given them some study, but I make no pretensions in the matter.

Q. What system do you think would best meet the conditions here, or had we better muddle our way through as we are? There is no crying necessity, is there?—A. The Chairman put that question to me and I stated that up to the present moment it does not seem to me to be an exceedingly urgent question, but, at the same time, with the gradual approximation of conditions here to the conditions in Europe, there will come a time when it is an urgent question, and therefore it may be as well to be prepared for it by some scheme, and I tried to outline a scheme.

Q. I am very glad you did that. Of course there are some people here who believe that everything they do in England on the line of social advance, or in France, or any

other country, we should immediately apply those schemes here?—A. I do not believe in that.

Q. You believe we should have a separate social existence?—A. Each country has different characteristics and different conditions, and the transfer of legislation from one to the other must be very guarded.

Q. For instance the same rules which would be applicable to the natives of Central Africa would not apply to the natives of Iceland?—A. No, not very well.

Q. Are there any cases—I know you have been studying these questions—where the institution of English social systems have disorganized the condition of the natives, take for instance in India, the introduction of the feudal system of land tenure in that country, what has it done?—A. I would hardly like to go into that, it is hardly relevant.

Q. You have read the writings of Miss Flora Steel, the economist, dealing with that question in India?—A. They have not introduced the feudal system in India.

Q. The feudal form of tenure of land?—A. It is quite different. The land tenure in India cannot fairly be described as a feudal tenure, except in so far as there are elements of feudalism in that Indian tenure. I do not know that Miss Flora Steel is an authority on those questions.

Q. Well, I am only dealing with her as a historian, and she is regarded as an authority in that respect. For instance, take the tenure in Scotland previous to the Stuarts, which was not a feudal tenure, but which has subsequently worked out in the case of Scotland and Ireland in the existing tenure?—A. There were different tenures in the lowlands and in the highlands, although the tenure in the highlands was somewhat similar to the tenure in Ireland. All these questions I am quite willing to discuss, but I do not know whether it is relevant to this question.

Q. The idea of relevancy is this, we have a Committee of this House who are seeking for information to enable them to decide whether we ought to step in and say under the Act that the State should do for the aged what his children should do for him. What do you say as to that?—A. I can quite understand that. This is only another phase of the question that an old age pension system would interfere with the principle of the preservation of the responsibility of the family. I have dealt with that question in my statement.

Q. Now, we have the question that arose the other day, a very interesting question raised by Professor Shortt and that is with reference to the more advanced socialistic party, and the need of these trusts and mergers and whether they have been beneficial to humanity, to the people in general and also to the hiring of employees. I suppose he had in view the Carnegie system of pensions. Do you think there is anything in that?—A. That is another very highly involved question.

Q. It is a question of fact, for instance the steel company provides old age pensions to everybody?—A. Yes.

Q. The employees of the Canadian Pacific railway system, and other large industrial institutions also receive old age pensions provided by the companies. I suppose Doctor Shortt had in view that those who are associated with, and had laboured for, these concerns, should be provided for by them?—A. My idea is that all these cases should be taken into account, that they should not be discouraged, and above all, that no State scheme should simply take their place and allow them to disappear.

Q. You agree with him then that these plans should be allowed to work out their own salvation?—A. Absolutely, in so far as they can. I think it would be a great pity if the machinery which has been built up by the friendly societies, insurance companies, and incorporations like the Canadian Pacific railway, should be allowed to fall to pieces.

There is another point I omitted to mention, although I had it in mind, and that is that Ontario is apparently just about to adopt a scheme of workmen's compensation, and I understand that one of the recommendations will be that no lump sum should be paid down in pensions excepting in very unusual cases, but that the compensation should be granted by way of annuities. Now that again will be a kind of old age pension beyond a certain point, inevitably if these annuities are to go on for life, as

they will in some cases, or go on to old age, and in that way the industry in which the man has been working will be required to provide for him. It is a question how far that assistance should be rendered unnecessary by State action. That is an important question to be considered because it is very likely that other provinces will follow the lead of Ontario in that respect and copy their legislation. They have done so in other relations.

Mr. CURRIE.—I notice you caught Professor Shortt's point. I think some of the newspapers failed to do so and regarded the matter from a different standpoint.

*By the Chairman:*

Q. You are aware that at the present time there are various systems of charity aiding the dependent. Do you think that a system of old age pensions would be a substitute for any of these?—A. It depends upon how the scheme is drawn. It might be, but I think it would be a pity that it should be.

Q. I am talking about all the systems of charity in vogue at present. There is a system of begging from door to door?—A. Well.

Q. I want to take all the systems into consideration?—A. Yes.

Q. Do you think that any of these would be obviated by a system of old age pensions?—A. The only answer that one can make to that in general is that there is no country in which the old age pension scheme has been adopted which has exhibited a diminution in the cost of the Poor Law Relief.

Q. Is that true of Scotland?—A. Yes.

Q. It is not true of England?—A. The Old Age Pension System there has not yet been in operation for a sufficient length of time to form any opinion. It only came into operation in 1910.

Q. But the returns surely demonstrate that there has been a great diminution, Professor Mavor?—A. The returns could only apply to one year.

Q. We get the reports on that matter and they show that there has been a great diminution?—A. They only apply to one year. Furthermore, there has been a period of quite unexampled prosperity in Scotland, which has to be taken into account.

Q. There are two extremes of treatment with regard to the poor. One is the treatment arising out of the strenuous life of the Red Indian, which resulted in there being no poor, no sick and no aged, because these classes could not keep up the pace. The other extreme is to take such good care of them as to pauperize them. Now, do you think there is any happy mean between these two extremes?—A. Certainly.

*By Mr. Currie:*

Q. There was one question upon which I desired to have an answer from Professor Shortt, but I omitted to put the question to him. Do you think that any person who is in the receipt of State aid should be permitted to exercise the franchise?—A. I think so. In my statement already given the committee I suggested the division of the recipients of State aid into two classes. As regards the first class I should certainly say they should have the franchise.

Q. You understand that in this country they have not the franchise?—A. I know that. As regards the undeserving class, I think they might quite properly be deprived of the franchise.

*By Mr. Jameson:*

Q. You have observed that a considerable percentage of the assisted poor are what you might term feeble in thought. Have you ever considered the question as to the desirability of preventing such a class from reproducing their kind, and if so, have you reached any conclusion as to the methods to be adopted by the State?—A. I have not studied the question sufficiently to say anything decisive about it, but it is quite obvious that if the feeble in thought were prevented from reproducing themselves, or

if the feeble in thought were destroyed at birth or soon after birth, which would be the same thing, there would have been no Caesar, no Napoleon and no St. Paul.

*By the Chairman:*

Q. No Pope, the poet, and no Burns?—A. No, they would all have been strangled in their infancy.

*By Mr. Jameson:*

Q. Then you do not take the advanced stand that some people do with respect to persons who are feeble in thought?—A. I do not. We do not know enough about the processes of reproduction.

Q. And in that category I include all those who are mentally weak?—A. I think we hardly know enough about the process of reproduction to be quite sure of our ground.

*By Mr. Currie:*

Q. The Mendelian law might apply to colour and size, but you could not tell whether it would apply to brain power?—A. No.

*By Mr. Jameson:*

Q. You do not care to speak authoritatively on the subject?—A. No. I cannot speak authoritatively because it is not my business. I do not know the biological side of it sufficiently to give an opinion.

Witness discharged.

Mr. JOHN G. O'DONOGHUE, called, sworn and examined.

*By the Chairman:*

Q. Where are your headquarters?—A. In Toronto.

Q. What vocation do you follow?—A. I am a barrister.

Q. You know something of the old age pension scheme?—A. I have given some thought and attention to it.

Q. You know some of the conditions of living in Canada?—A. Yes.

*By the Chairman:*

Q. Will you give your opinion on the desirability of an old age pension system for Canada or otherwise?—A. Perhaps I might be able to save the committee's time by following the method I have prepared here. Just to put the Committee in touch with whatever qualifications I possess to say anything on the subject, I simply say that I have been solicitor for the Trades and Labour Congress of Canada for some years, and for trades unions as well, and I am therefore in touch with work people considerably. The first resolution upon this subject was in 1905, proposed by Mr. E. Guss Porter. It was not discussed in the House. Then the next was Mr. Pringle's resolution. There has been perfect unanimity on the part of the organized workers on the subject of old age pensions. They are unanimously of the view that an old age pension system should be carried out by the State, and that it should be as a matter of right and not as a mere act of charity, that it is to be a right of the citizens, and not to be granted as a matter of charity. From one annual convention to another they have expressed themselves in the same way. For instance, in 1909, at Quebec, they endorsed a resolution that was before the House, and they have pointed out in their reports from year to year where large sums of money have been granted for other purposes, which might just as readily be used for a matter of this kind. I need not go through the different years.

Now, the most pressing, almost constant, dread in the mind of almost every man is: what is to become of him in his old age. It is a constantly recurring dread, mentioned by other witnesses, and those of us who are in touch with the working class realize that, even if we have not experienced it in our own cases. They look upon the question of an old age pension as a matter of right. They say, we have created wealth



from time to time; through making capital they help to make the country. They get wages and they get no share of the profits. Part of the profit goes to the employer, and the State in a large sense gets the rest of the profit. They think that when old age comes part of that profit should come back to them in the shape of an old age pension.

I have acted, I think, on about thirty-five or more Boards of Conciliation under the Industrial Disputes Act, and we have had before us the question of the cost of living and the wage that is made by the different classes affected, and I would say, generally speaking, without going into all the figures, that the average wage in Canada is not over \$500, and that the cost of living—I am speaking more particularly from Winnipeg east—for an average family of three children and parents would be over \$750. My own personal view is that \$900 would be nearer the mark, because we have found in lists that are presented to our Boards from workmen of their actual living expenses that they necessarily have to omit many things that are necessities, for instance, medical attendance. Of course, it will vary according to locality but, generally speaking, I think the cost of living in Eastern Canada is approximating more closely to the west. There used to be quite a line of demarkation, but they are approximating pretty well now.

The workers look at this in a very practical sense. They say, the poor are here, and the natural query is, what causes their condition. I just quote the headings, because I know that has been covered already. There is the accident of birth, environment, the wages they receive, lack of opportunity, unemployment, and age. Then others say poverty is often the cause of drink, immorality, crime and disease.

In looking at the subjects for my own gratification, and in order to arrive at my own conclusion, I have had instances come before me from time to time. For instance, here is a clipping from the *Toronto Star*, of February 27. It tells of a man old, and respectable, but he goes to jail. In another case, a man too old to get work, commits suicide. Any man with experience of police courts must know that there are old men who come up in the police courts, who are guilty of no crime, who ask to be sent to jail for the winter or to tide them through a strenuous time. These are common to every city. But I had a case very close to me that explains the position of the workers with respect to old age pensions. It happens to be in my own family. I had a grandfather, who died the other day, named George Cloutier, a French Canadian, thrifty as they all are, a printer by trade, and a hard worker all his life. He worked always when there was any work to be had. He was not able to insure, and prepare for later days. He belonged to a trades union, and made his contribution, fortunately; but the time came—and that was not later than 60 years—when, although quite competent to work he could not get any work. If it had not been for the family conditions he would have been out on the street or in the police court asking for a place in the jail. There is a man who did everything that a faithful citizen could, and yet by force of circumstances could not put anything by for his old age. It does not seem right to us that a man in that condition should have to go to jail when he attains the age of 60 or 65 years, as the case may be. Happily, in his case, having been for many years a member of a trade union, he became entitled to a pension of \$5 a week from the International Typographical Union. When that man got out his first pension, he walked down and proudly paid his board. He looked a lot better, and held himself just a little straighter, by feeling that he was not a dependent. And so you may generalize from the special case I have mentioned, with many others throughout Canada. Now I do not believe—and I feel pretty safe in making this statement—that people can save on the wages they are getting to-day, sufficient to put aside something for their old age. Professor Shortt, in his evidence before this committee, said that very few people in this country are too poor to be able to take advantage of government annuities. With respect to that statement, and several others to which I shall advert, the position of the workers in regard to the views of the political economists is that the latter are not sufficiently close to the workers to really understand their position.

Q. They are inclined to admit too many qualifying clauses?—A. And have too much fear of what can be done. That is how the workers look upon the views of the political economists who make out their figures and theories sitting in an armchair. They lack the human touch that comes from association with working people. The views of the Salvation Army officers (given as evidence here), and of those who are in close touch with the poor, all point one way: the workers cannot take advantage of government annuities because they have not got the money to do it. Professor Shortt said they had developed a standard of living which was not necessary. We question that. The standard of living which they have adopted has been forced upon them. They had to do it; it was not a matter of choice. The standard has not been deliberately adopted, it was forced on the people. Then again Professor Shortt said that Canada is not at the present time particularly oppressed by the problem of want or of inability to meet living conditions. Again we take issue on that. There is first of all great uncertainty of employment in this country. I could give you evidence showing that even at the time when the Honourable Minister of Finance (who was a classmate of mine) stated that there was no unemployment in this country. There was any amount of it in every city of Canada. I do not wish to encumber the record or to keep you here unnecessarily in regard to this. I will let it go by saying that there is unemployment and plenty of it in every city all the time. I should qualify all my evidence by saying that I am speaking more with respect to conditions in the city than in the country. Unemployment is always with us. Then there is sickness and accident.

Now with regard to an old age pension system a great advantage would ensue to the children of parents. The parents, feeling they were freed to some extent from the anxiety to safeguard their old age, would feel freer to look after the welfare of the children. They would keep them longer at school and there would be a better chance for the morals of the children. No good comes from rushing children into factories at fourteen or fifteen years of age. An old age pension scheme would benefit the children by affording them better opportunities for education. The parents would have the dread of old age removed, and the State itself, I believe, would benefit by reason of the opportunities for making better citizens. You have to catch the children young. So far there has been a general neglect with regard to the aged, and I consider it is a blot on any country to allow that condition of affairs to continue. The State would be saved a great amount of its present expenses in looking after the poor. There would be a diminution of expenses in other directions which would in a way compensate for the cost of the scheme. I do not think there can be any question about that.

Then as to whether it should be a contributory or non-contributory scheme, Professor Shortt said there is no argument here for a non-contributory system. To my mind there is very much argument here and everywhere for a non-contributory system. Our attitude is strongly in favour of a non-contributory system. Now the Trades Congress, alone, represents, I suppose, 150,000 organized workmen. They have families, most of them, representing altogether a large body in favour of a non-contributory scheme.

The great fault of a ~~non~~-contributory scheme is that it entirely leaves out of consideration the women. That has not been mentioned here so far as I have seen in the evidence. Women cannot contribute. They give the best part of their lives to the home and bringing up families. They get no wages and so can never hope to contribute to any sort of contributory system. That is the great difficulty.

I differ entirely from Professor Shortt when he says the present system in England is simply a temporary measure, the non-contributory system. Mr. Asquith's speech, which is in this blue book, does not indicate that at all. It says they have deliberately ruled out all contributory systems, and from what I know of the subject it was not intended to be temporary at all, but a permanent measure. All contributory schemes I believe have been ruled out there, and whether intended or not the non-contributory system is going to continue. There is no backup.

The contributory system has been rejected in the most advanced countries, (England, Australia and New Zealand) but the continental systems are mostly contributory.

Then too there has been raised a question of private systems of pensions. We have such in connection with our railways and various big corporations. The workers have no regard whatever for the private system of pension because they find it works out this way: just as soon as they seek better conditions and strike in order to obtain them, the pension stops. The private pension system has been used at times as a means for enforcing men to go back to work and 'scabbing' when every sense of honour in the men prompts them to stay out. If they do not return to work the pension to which they have been contributing is forfeited, and that is why they are against private pension systems. They are mostly contributory of course.

I am not speaking for the Trades and Labour Congress, but simply as a citizen summoned by this committee. I am familiar with the views of the workers in regard to pensions. The principle of a non-contributory system has already been recognized by the government in two very notable instances. Take the judges for instance. Judges are in my view not well paid, but they are well paid as compared with the ordinary worker; and yet when they retire they get a pension and it is non-contributory. The same is true of the Senate which is an old age pension scheme mostly.

Now as to those who are deserving. Somebody has said if every man got his deserts the question would be, who would go unwhipped? Personally I would exclude only the habitual criminal. His place is the jail. Take for instance the criminal who has paid his penalty. He may have been in jail ten or fifteen years and his crime should no longer be held against him (after he has paid his debt to society) when he comes to claim a pension. Those who are habitual criminals, or shiftless, lazy and spendthrifts, bring their own punishment upon themselves, and they suffer probably from their habits of life, so that they will never reach the age at which they would be entitled to a pension. Then take the case, for instance, of the men who leave their business and go into politics—I made that effort several times myself but failed—they spend their time down here, and are unable to run their own affairs, they sacrifice their own interests in order to attend to the affairs of the country, and may not be able for that reason to make provision for themselves in their old age. Now with respect to the lazy shiftless and that class of people that might benefit from a pension system through misrepresentation, I do not think there are so many of that class of people, but should there be any they can be got at, it has been found possible to reach them under the systems in operation in other countries and they could be easily reached here. But the great bulk of our people are honest, well disposed, industrious, thrifty, who do the best they can and they should not suffer because of the possibility of a few shiftless persons endeavouring to take advantage of a pension system. It is argued by some that the granting of a pension would mean that the people would become less thrifty. The only case in which it might be so would be that of the man who had a guarantee that he was going to live to the age of 65; perhaps one man among many would not be so thrifty as he ought to be. But as a matter of fact the knowledge that he would get a pension upon reaching the age of 65 years would not have the effect of making any man less energetic and thrifty than he naturally is. In any event he has to be energetic enough to provide for his requirements until he reaches that age. Necessity, as a matter of fact, makes our work people thrifty to-day. I notice that Professor Shortt said he does not think the human instinct within us is strong enough to induce us to labour for old age and for our children. That is not my view. I believe the human instinct is strong in that regard, and that the natural tendency to look after our children and to look after old age is as strong as it possibly can be. That shows another case where a professor of political economy draws his conclusions and reasoning from figures and statistics and not from human nature; he is not getting into touch with these people.

I do not know whether you want me to go into the question of age, but in New Zealand it is 65 years and for women I think the age should be five years less than it is for men.

Q. What about the pension for widows?—A. I was just going to touch on that a little later. In order to entitle a man to an old age pension we should require him to be a Canadian citizen for a certain number of years, and as to the amount I think that a man should have \$4 a week, of course conditions vary in different parts of the country, but roughly speaking put it at that. If he had an income of his own the pension would not be that much, but it would be enough to bring his income up to that amount. Then certain classes should be excluded from the benefits of the pension system, habitual criminals, and defectives that have to be looked after in another way. I may be permitted to remark that it has been said there is no public demand for this legislation. Well, much of the legislation that is on the statute books to-day is not there as the result of any public demand, but rather because of political expediency. We know that there was not any public demand for the Lord's Day Act, and for other legislation that is in existence. The demand may not be crying aloud, but the demand for this legislation exists, just the same because of the need for it, and public need should place it upon the statute book instead of public demand.

Q. Take for example, the white-slave traffic; that is something fierce, and yet there is no great demand for legislation.—A. Certainly. With respect to the widow's pension I have long entertained the view that the State should do something with respect to providing for the widows and their children. I have frequently found that the absence of provision of this nature militated against the worker when he sought legislation to benefit himself. For instance when it was proposed to raise the age at which children might be employed from 14 to 16 years of age, we found that the opponents of the measure claimed at once that we were going to make the poor widow suffer, that we were going to prevent her from obtaining the earnings of her children upon which she had to depend. I have often thought that the State should do something to meet cases of that kind. It would pay the State better to give that widow what those children would earn in order that she might allow them to go to school and fit themselves to become better citizens, they could learn something about morality and so on. I think now Mr. Chairman, I have covered all the points I have prepared.

*By Mr. Jamieson:*

Q. Where, in your opinion, should the funds necessary for the payment of this pension come from? From what source should it be raised?—A. Well, the fund may be raised from one year to another. The Dominion has been able to find funds for almost every conceivable object, such as bonuses, or anything else for which money is required.

Q. In the earlier part of your evidence you said that the labourers feel that having come to a certain age, and having laboured at a certain employment in the country all their lives, when they are unable to provide for themselves, the country owes them something. Now by what system of taxation are you going to provide the money to pay that pension, because if you take it out of the general fund you are taking it from other workers that are struggling along under the ordinary system of taxation?—A. I cannot point to the particular source; I cannot say how it shall be raised, but I suppose it will be by an ordinary vote of parliament.

The CHAIRMAN.—There are no further questions. I think you have covered the ground pretty well, Mr. O'Donoghue.

Witness discharged.

Committee adjourned.

HOUSE OF COMMONS,

ROOM 105,

TUESDAY, March 11, 1913.

The Committee on Old Age Pensions met at 11.30 o'clock a.m., the Chairman, Mr. Burnham, presiding.

Mr. DONALD McNABB, called, sworn and examined.

*By the Chairman:*

Q. Where are your headquarters?—A. Lethbridge, Alberta.

Q. What is your vocation?—A. I am a miner.

Q. Are you a practical miner?—A. I should be, having been thirty years at it. While mining is my line or calling, for the last two years I have done a little at farming.

Q. Then you are not now engaged in mining?—A. Not at the present time.

Q. How long is it since you have been engaged in mining?—A. A year past in December last.

Q. Do you consider yourself sufficiently in touch with mining in the west to understand all the conditions?—A. Fairly well.

Q. You know that the conditions are the same as they were when you left the calling of miner?—A. Yes. I have kept in touch with the situation ever since.

Q. Do you occupy any official position in connection with the miners at all?—A. Yes. I have acted on the District Executive on two occasions, during two full terms.

Q. How many miners are there in the Association?—A. In the Association there will be somewhere between four and five thousand.

Q. So that you are familiar with the conditions of the mining industry?—A. Fairly well.

Q. The conditions surrounding these four or five thousand men?—A. Yes. I have a general idea of the conditions that prevail all over the district in which these men are employed.

*By Mr. Buchanan:*

Q. You have been associated with the Trades and Labour Council in Lethbridge, and with the Provincial Federation of Labour?—A. Yes.

*By the Chairman:*

Q. What positions did you hold in connection with these organizations?—A. I was president of the central labour body in Lethbridge, which covers all the various trades in the city. I have been Vice-president of the Dominion Trades Congress of Canada, and at the present time am Vice-president of the Provincial Federation of Labour.

Q. You understand what an Old Age Pension system means?—A. I have a fairly good idea.

Q. Do you know what it means in other countries, for example in Great Britain, Germany, Australia and New Zealand?—A. I have looked a little into the system.

Q. You understand that it means the granting of a pension by the State to the aged and deserving poor?—A. Yes, sir.

Q. Having regard to the conditions, and your knowledge of life, what is your opinion as to the desirability, or otherwise, of giving an old age pension?—A. I think that it would be very desirable legislation from various points of view.

Q. Give us your reasons for that opinion.—A. Let me take the west, and in particular the province that I am here to give evidence with respect to. I have been a

resident of Lethbridge for close upon ten years, have travelled extensively all over Alberta, and have kept in close touch with the immigration movement. All kinds of people are immigrating into Western Canada, aged folks as well as young people. There are lots of persons in mid-life who are bringing in families, which families are undoubtedly a good asset to the country, but they have not got a show even supposing the conditions may be somewhat better in the west than they are in the east, because it takes so long to establish themselves and to equip their families for the work of life, that it is physically impossible for them to make provision for their old age, and when that time comes they will be unprovided for unless there is an old age pension. No aid can be expected from their children because when they grow up they have sufficient to do to look after themselves, and their families. They may be quite willing to assume the burden of caring for their aged parents but it is not possible for them to do so. That is one reason why I think legislation granting old age pensions is desirable at the present juncture. There is another point I would like to mention. Being closely in touch with the wage question all over Alberta I can say that it is physically impossible for these people to provide for themselves when old age arrives, for the simple reason that their employment is so uncertain.

Q. Could they go on the land and provide themselves with livelihood?—A. They could go on the land and starve themselves to death, as many are doing at the present time.

Q. Explain that statement, please?—A. For the simple reason that it requires quite an amount of capital nowadays in order to equip a man to go on the land. We are now getting into the days of modern machinery in the west, when the large farmer is producing crops with the aid of machinery, and it is therefore physically impossible for the man without capital to go on the land and to place his crop, when he has produced it, in the market in the same way his wealthier competitor does; it costs him too much to produce it. Hence the return that a poor man gets for his crop scarcely enables him to realize the expense he has incurred for raising and harvesting that crop and placing it on the market. I myself have had quite a little bit of experience along these lines, as to the prices of wheat, and so forth, which I think strongly bears out my argument.

Q. Then really what it means is this: there is a certain class of people in Canada at present without capital who must have that capital supplied them by the State?—A. That is so. As a rule money is too high in the west. Another thing: the people I speak of cannot secure the capital they need as they have not got the necessary security. It is hardly possible that they should have it because they are only commencing to build themselves up. I know several parties during the last two years that have been frozen out of their holdings on this account.

Q. These are natural conditions. What I want to get at is this: To ascertain the normal conditions of existence and determine if it is advisable for the State to substitute a system of old age pensions to the deserving poor in place of institutional aid. These people whom you have been describing are drifting towards an old age of dependence?—A. Yes, sir.

Q. You are showing that they are drifting towards that state which is the misfortune of modern conditions. Now, having arrived at that stage of old age dependence they have got to be, in a civilized country, taken care of one way or the other—either in institutions or through the State providing them with means for staying at home. I would ask you to give your opinion as to which of these systems is the best.—A. Well, my opinion is firmly rooted. I have travelled quite a bit and come from a country where things are not altogether satisfactory, having had poorhouses and one thing and another. I really do not approve of any such thing, because I believe that the industrious poor always want a home of their own, even supposing they have little to live on. Another thing I have seen, not in this country, but in these institutions it is always the custom to divide the man and the wife, just when they reach that stage of life when they want one another's company even more than when they

started out in life, and for that one reason I would be more in favour of a pension system rather than an institution.

Q. Yes, of course you will see that it is necessary to establish as an absolute fact the need of providing for old people such as you have described, that is to say the deserving—?—A. Yes, quite so.

Q. And the industrious, and I understand from you that you really believe that on account of the high price of money, or the necessity of capital, and the various other conditions which you have described, it is impossible at what you might call the modern rate of remuneration of labour, because that is what it comes down to, for these people to bring up their families and launch them in the world and to provide for their own old age, is that what you mean?—A. That is exactly what I mean.

*By Mr. Buchanan:*

Q. You are a member of the City Council of Lethbridge?—A. Yes.

Q. Are there many cases that you have already looked after of old people, deserving poor, that you have looked after in a charitable way, or that you should have looked after?—A. Well, the city at the present time, that is up to the time I left Lethbridge over a week ago, has not any cases of old people that they have to look after. I have known, however, cases in the city where the children are carrying that burden.

*By the Chairman:*

Q. Of course the children should carry the burden if they can. We do not propose to simply relieve the children of any burden which they should bear according to the laws of civilization and of decency.—A. Nature teaches one to do that.

Q. But we are supposing you are taking that all into consideration?—A. I certainly am, and I was just answering Mr. Buchanan's question. Of course there are cases where the city has taken care of its poor, but we could not class them under the 'old age.'

*By Mr. Buchanan:*

Q. Of course conditions in a western city like Lethbridge are not the same as in an eastern city at the present day; on account of most of the people being young or middle-aged there is not as large a proportion of old people and of people who are poor. But on the general question of looking after the deserving poor you are in favour of the old age pension idea?—A. I am.

*By the Chairman:*

Q. Will you describe the remuneration or wage that a miner earns?—A. In connection with that I took advantage of the opportunity to prepare a schedule of the rate of pay, the length of the average day and the average per month and year for the various trades, which I will be glad to put in if it is of any use.

(Schedule filed as follows):—

	Per hour.	Per day.	Per month.	Per year.
	Cents.	\$ cts.	\$ cts.	\$ cts.
Common labourers.....	25	2 25 (9 h. day)	56 25	448 00 (8 m. per yr.)
Building labourers.....	35	2 80 (8 h. day)	70 00	560 00 "
Bricklayers.....	70	5 60 (8 h. day)	140 00	980 00 (7 m. per yr.)
Carpenters.....	50	4 00 (8 h. day)	100 00	800 00 (8 m. per yr.)
Mill workers.....		2 25 (8 h. day)		672 00 (12 m. per yr.)
Mill workers.....		2 50 (8 h. day)		750 00 "

Miners average, \$500 for nine months.  
Rents, on an average, \$5 per room.

Buildings costing \$1,000 for construction in past years rented at \$10, now rent for \$20 per month.

Increase in cost of living about 35 per cent.

Increase in carpenters' wages in five years, 10 per cent.

Increase in bricklayers' wages, 5 per cent.

Labourers wages much about the same.

Contract miners, 3 per cent increase.

For room and board, \$1 per day.

What we term 'common labourers' is the city labouring man, and he gets 25 cents per hour for a nine hour day which is equivalent to \$56.25 per month, and on the average they get in about eight months work in the year.

Q. Why not more?—A. They cannot possibly get any more.

Q. Why?—A. Because things are shut down.

Q. Does it average that year in and year out?—A. Yes, and that gives a yearly average of \$448 for the common labourer, and I might say that might be considered the maximum amount.

Q. For the common labourer?—A. For the common labourer.

Q. Well then, bearing in mind the cost of the necessities of life, rent, etc.,—  
A. Yes, I will tell you that later on. Then the next on the schedule is the labourer who works with the builder, as distinguished from the common labourer, who gets 35 cents per hour for an eight hour day, an average of \$70 a month for eight months, which is equal to \$560 per year. Then we come to the bricklayers who have a rate at the present time of 70 cents per hour, they also have an eight hour day which works out at \$140 per month on an average, and they average about 7 months in the year, which is \$980. Carpenters, at 50 cents per hour for an 8 hour day average \$100 for 8 months, that is a yearly average of \$800.

*By Mr. Verville:*

Q. Where are you giving these figures for?—A. For Lethbridge, and these figures are obtained from the heads of the different labour organizations, but they apply all over, there may be a slight increase or a slight decrease in some individual cases, but it is a very fair average.

Then we have the mill workers, they are paid \$2.50 per day, and I may say that they run the whole year which will give them \$750 per year. Then we come to the miners, the average of which is sometimes pretty difficult to get, but I averaged it, I went through and checked it over several times, and I have never found it to average anything over \$600. I have, however, found it much lower, as low as \$500. I would be quite safe in saying that it runs anywhere from \$500 to \$600 a year, that is for nine months in the year. Of course you will understand there is a considerable amount of broken time; in the months of February, March, and April they will sometimes lose two, three, five, six or seven days and so forth, but on the whole they will get in about nine months in the year and this calculation is based on that time.

Then making reference to rents, and following that out a little more closely I find that on the average it is about \$5 a week, that is for a modern house. I came into contact with some contract builders a few days ago, and to show the increase in that of late—going back a few years they generally reckoned that the building cost \$1,000 for construction. A few years ago that house was easily rented for about \$10 per month. To-day that thousand dollar building is renting for \$20 per month.

*By Mr. Jameson:*

Q. What could you build that house for to-day?—A. I am putting \$1,000 as the cost of construction.

Q. Would the cost of construction be greater to-day than it was five years ago?—A. I suppose that is what the owners figure on; they have got to get this excessive rent.



*By the Chairman:*

Q. You are not speaking about the land at all?—A. I am speaking about the building. The land has got to be taken into consideration also.

Q. How much is the land worth usually?—A. It runs all the way from about \$225 up to about \$12,000 or \$15,000.

Q. Then what about these houses which you were speaking of?—A. They usually run all the way from \$250, I should say, up to about \$600.

*By Mr. Buchanan:*

Q. That is in the part of the city where the working classes live?—A. In the residential part of the city where the working classes live.

*By Mr. Jameson:*

Q. You were speaking of a building which cost \$1,000, outside of the value of the land, and which you said would rent for \$10 a few years ago, while a similar property to-day would rent for \$20 per month?—A. Yes.

Q. The question I was going to ask was whether the cost of the construction of such a building to-day was much greater than the cost of construction of such a building ten years ago, say.—A. That is just the point I was coming to if you had allowed me time to make my statement. I was going to fully cover that point also by giving the increases in the various trades that I have already mentioned. These increases, I think, would meet your question.

Q. Go ahead then.—A. We will take now the increase in the wages of carpenters, which is the building trade. In the last five years it has been ten per cent. In the case of bricklayers the increase has been five per cent, as nearly as I could get it, and that goes back three years. The wage rate for labourers remains much about the same, with the exception of the building labourers. I think they have got somewhere around a five per cent advance in the last four years.

Q. Could you give us the rates four years ago and the rates to-day for these different trades, as you go along?—A. Yes, I think I can. The previous rate for carpenters would be 45 cents an hour. At the present time they are paid 50 cents an hour.

Q. What about bricklayers?—A. Bricklayers get 70 cents an hour at the present time, and they have been given a five per cent increase in the last three years. That, I suppose, would make their former rate of pay 67½ cents, or close to that amount. The labourers' wages have not advanced so very much, somewhere around five per cent, I think. I remember at one time they got 2½, and then about two years ago they got another 2½ increase.

*By the Chairman:*

Q. Do you mean 2½ cents an hour?

Mr. VERVILLE.—No, he means 2½ per cent.

The WITNESS.—Two and a half per cent is what I have reference to.

*By the Chairman:*

Q. You are giving now the actual rates they have received?—A. Yes.

Q. Mr. Jameson was asking you to give the actual amount they receive per day at the present time, as compared with what they were formerly paid.—A. I have given you the figures for the carpenters and the bricklayers. I was dealing, when interrupted, with the labourers' wages.

Q. What is the exact amount they received per day heretofore, and what is the amount that they receive at the present time?—A. I have already stated that they received a five per cent increase.

Q. We do not want the percentage but the actual amount.—A. The actual amount they are receiving at the present time is 35 cents an hour.

*By Mr. Buchanan:*

Q. For an eight hour day?—A. Yes.

*By the Chairman:*

Q. Is that the wages paid to labourers?—A. Yes. The building labourers.

*By Mr. Verville:*

Q. The wages paid to common labourers are less?—A. Twenty-five cents.

Q. Of course they do not go as labourers on the buildings?—A. What we term the 'common labourer' is the city labourer.

Q. Have you got the rate of wages paid to painters?—A. I have not got the rate of wages paid to painters; unfortunately I overlooked that. I think it runs about 50 cents an hour. I would not be positive as to that, but it is somewhere in the neighbourhood of that figure.

Q. Have you got any data as to the wages paid to plumbers?—A. No.

Mr. BRUCE, General Organizer in Canada for the International Association of Plumbers and Steamfitters.—It is 60 cents.

*By the Chairman:*

Q. Take the case of widows, women who are left with a family, what is your opinion about giving assistance to them?—A. I have never thought that out very closely. One sure thing is that they have got to be supported in one way or another. I know that through our labour organizations we have been very helpful in rendering assistance to widows.

Q. Then the labour organizations have helped out the widows?—A. Yes, they usually have a contribution for them. There is no other way of dealing with the question.

Q. Does that aid take the form of assessments on the labour unions or is it a voluntary contribution?—A. It is a voluntary contribution.

Q. In other words, the labour organizations have got to take upon themselves the public duty of assisting widows with families?—A. That is so, and it is sometimes very burdensome.

*By Mr. Buchanan:*

Q. The labour organizations just deal with individual cases, I suppose?—A. Just individual cases belonging to their own particular organization. Of course, it is a good thing that this action is taken.

*By the Chairman:*

Q. In some cases, I suppose, the widows get no assistance except what may be given them in a promiscuous way?—A. That is so. In the cases where the widows are helped by the labour organizations, more especially where there is a family to be taken into consideration, and particularly in the west, where the cost of living is so high, the small amount granted does not last very long.

Q. What is the opportunity for employment of young girls and lads, say, from fifteen years up, from the school age of fourteen years and up?—A. There are very few lads employed under the age of sixteen in the west.

Q. What about the girls?—A. Well, the girls, of course, get around working sometimes in these restaurants and other places in the city, but so far as I know that is about the only employment there is for the girls.

Q. Do you know what remuneration they receive?—A. I suppose it would be pretty hard to get at that. A girl around the age, we will say of sixteen and up to about eighteen years, or twenty years or more can earn \$12 or \$15 a month. In some of these restaurants where they are very much older they will get more than that, I would not be sure, but that is my information; if I cannot give you more positive information it is because I have never come into close touch with them myself.

*By Mr. Jameson:*

Q. Is that exclusive of their board?—A. Oh, yes.

Q. They do not get their meals there?—A. In some places I have known they are allowed so much per day, then when they exceed that they have to pay it out of their wages, but of course that does not apply all over.

Q. Allowed so much per day, what do you mean by that?—A. Well, you can put it at so much per day that they are paid—of course, as a matter of fact, that is one line of employment I have never kept very closely in touch with, the girl situation. I have one of my own at home, and that certainly takes up all my time.

*By Mr. Verville:*

Q. Now, let me ask you with reference to the rent. You say that a building to-day which, with the land, cost \$1,500 we will say, is that a working man's residence?—A. Yes.

Q. Where the plumber, the painter or the bricklayer, or the builder's labourer would have to live, is there any building much cheaper than that?—A. Have they any buildings much cheaper than that?

Q. Yes?—A. Oh, yes, we have all the way from \$10 up.

Q. You say \$20 a month, that is \$240 a year for the house, and you say that a carpenter would make—how much does he get a year, I believe you gave me that a while ago?—A. He receives \$800 a year.

Q. And he has to pay out of that \$240 for his rent?—A. Yes.

Q. That will leave him \$560 to live on. Now can he live on \$560 besides his rent?—A. It is not a question of can he live, he has got to live, that is all there is to it. Of course, a man that is working for wages is forced to study industry and thrift, he cannot do anything else if he is to remain around under these conditions any length of time.

Q. What do you regard in your neighbourhood as the minimum amount that a man must have to live on and support a family of say three children, that is five altogether? What is the very lowest amount he must have?—A. According to the cost of living in the west, in order to give a man anything like a reasonable amount of comfort, I do not see where he can live at much less than about \$1,000 a year.

Q. So that there are very few who are able to live in any comfort then?—A. Very, very few. The only thing that helps lots of them out in the west at the present time is that they may make a few hundred dollars by real estate deals. I have known some men that have built their own house and have made a little that way.

*By Mr. Buchanan:*

Q. And they might lose a few hundred dollars by the same method?—A. Yes, sir, but there isn't much danger of that at the present time.

*By Mr. Verville:*

Q. What is the chance of their putting anything aside for their old age?—A. Well, I do not know; I do not see any chance at all. I know what I have myself; I am not going to say what I have done or what I haven't, but I have a family and I tried to live as industrious as I possibly could with a view of having another forty years to live, and I know that I will die pretty soon if I have to live on what I have laid past. That, I think, applies to most of us.

*By Mr. Buchanan:*

Q. At what age do miners practically become useless for work in the mines?—A. From the close observation I have made, making reference now of course to the country where I got my experience for so many years in mining, I would say that I have seen very, very few men who after they got past the age of fifty or fifty-five, the employer has any use for. The reason is that the cost of production is very considerable and they have got what we call the day wage man, and the transportation

man and you take the man when he reaches the age of fifty or fifty-five he is filling the place of a more active and younger man, of whom there are lots in the market at the present day, and the operator has found that it always adds to his cost of production by giving place to the aged men, the result being that those men cannot obtain employment. Some of them lose employment through their eyesight giving out, and others, again through breathing the foul gas that any miner has to swallow in carrying out his occupation, commence to feel the effects when they reach the age of fifty or fifty-five. Even supposing a miner has taken good care of himself he will be unable to continue at his employment after that age. I have seen miners who were complete wrecks at the age of forty-five, but as a rule you will find very few men employed in the mines after reaching the age of fifty or fifty-five years. In all my experience only two cases have come to my notice where men above that age have continued working in the mines. The man in the one case was about sixty years of age and in the other case about sixty-one years, but in each case they were working with their own sons, and, of course, they could not produce a day's work. They were continued there merely to satisfy them.

*By Mr. Verville:*

Q. You have never run across any miners working at sixty-five years or over?—

A. No, sir, I never came across any case of that kind, but there may, however, be cases cited although they have not come to my personal knowledge. The amount of foul gas, water and one thing and another that a man has to contend with in following the occupation of miner cuts him off from the field of activity at a very early age.

*By Mr. Buchanan:*

Q. In western Canada, if we were to adopt a system of old age pensions, what limit would you place to the length of residence a person should have had in Canada before he became entitled to this pension. I ask the question for that reason that many people are coming in from Europe and the United States and they might try to take advantage of the old age pension system if a certain limit were not placed to the length of residence necessary to entitle them to a pension?—A. It is not necessary here to explain that, I would advocate no limit for an old age pension. I would advocate a limit, however, on the immigration, because the State has no right to allow immigrants to enter the country if they are not in a position to maintain themselves after they come here. Should such persons be allowed to enter the country the State has a right to maintain them. That is my own personal opinion.

Witness discharged.

Mr. JOHN W. BRUCE, called, sworn and examined.

*By the Chairman:*

Q. Do you live in Ottawa?—A. No, I live in Toronto, where my home is.

Q. You are visiting Ottawa at the present time?—A. Yes.

Q. How long have you been in Canada?—A. I have been in Canada seven years.

Q. Before that time, where were you?—A. I was three years in Africa.

Q. And before that?—A. I was raised in the city of Melbourne, Australia, and have travelled pretty well over the Commonwealth.

Q. You are familiar with the conditions in Australia, Canada and elsewhere?—A. Yes, as an industrial worker and a leader in the labour movement, I have made myself familiar with industrial conditions.

Q. What position do you occupy in labour circles?—A. At the present time I am general organizer of the plumbers and steamfitters in the Dominion of Canada for the United Association of Plumbers and Steamfitters of United States and Canada.

Q. I suppose the plumbers and steamfitters are pretty well paid?—A. Fairly well.

Q. Their condition does not compare, I suppose, with that of other industrial workers who have to live on a lower social scale?—A. No, not generally. Their mechanical ability and the strength of their organization have secured for them a fairer return for their labour than the unorganized worker enjoys.

Q. It is not so much a matter of considering plumbers and steamfitters with regard to old age pensions, as it would be in the case of other classes of the community?—A. It certainly is, because in the plumbing and steamfitting industry such is the activity demanded of the individual that his youthfulness is practically gone when he attains the age of forty-five or fifty.

Q. Why is that?—A. Owing to the different systems in operation, conditions are such that a man has to be more active than he had to be in the past. Take the old systems of workmanship in our trade when it was hand labour. The old hand worker could get a fairly good opportunity for work. To-day, with the new systems in operation and the introduction of machinery that man is practically eliminated, for the simple reason that he has not got the required activity. The result is that the industries in question employ younger men in preference to men that are older. We find to-day, in the industrial world, particularly in our own industry, that a man wanting to work after the age of forty-five, is practically not desired, except in a very busy season. That is owing to the introduction of the new systems of plumbing, such as what we call the Durham system of plumbing, where machines and iron pipe are used. A good deal of energy is required at the present time for a man to get around the factory or shop as compared to the old system where a man did a good deal of his work at the bench and stood practically alongside his job all the time. To-day lots of the work is cut in the shops, you send your work to the shops to be cut by machinery, and it needs a good deal of activity to perform the work right away. Therefore the old worker has not as much chance of getting employment as he formerly had.

Q. What is the age limit for plumbers and steamfitters?—A. What way do you mean?

Q. I mean at what period of his life does he cease to be called upon?—A. As far as our workmen in Canada are concerned, I suppose that to-day we have very few men working at the business who are much over fifty years of age.

Q. After that they are in good physical condition, I suppose?—A. Some of them are in fair physical condition.

Q. And they could get into other branches of labour?—A. Yes, but industry to-day demands young men—not old men.

Q. Could they not enter another class of labour?—A. Yes, if there was any particular opening for employment, but you cannot create the condition in Canada, to-day that where there is an opening for any man who is getting up in years.

Q. How much would the ordinary man save in the plumbing and steamfitting trade by the time he is fifty years of age?—A. In our business it is almost impossible for a man to save.

Q. Why?—A. For instance, our occupation is subject to climatic conditions. As a mechanic I have worked in this country and I am worse off here working at my trade than I am in Australia, by far. Taking the whole of Canada, and considering every city, and I know every city practically, there are not above ten per cent of our men who get regular employment for fifty-two weeks in the year. You will find that the great majority of them have anywhere from ten to twelve and fifteen weeks lost time during the year, on account of the climatic conditions. You see our occupation is practically seasonal.

Q. What is the average remuneration for the year for a man in this occupation?—A. For the year the average remuneration runs anywhere from four to six hundred dollars. For instance, in the city of Halifax our men receive 35 cents an hour for a nine-hour day, but in the west they are paid \$5 or \$5.50 for an eight-hour day. In the different cities throughout Canada the rate of wages varies considerably.

*By Mr. Verville:*

Q. What is the average age at which men die in the plumbing trade?—A. In our association it runs from 48½ to 49 years. That is considering the members of our organization, considering the matter from the standpoint of the organized worker.

*By the Chairman:*

Q. Is that due to the nature of the calling?—A. The work has a good deal to do with it. The work at times, especially in the case of a plumber, brings him into contact with certain diseases which he is apt to contract. Having to delve into places where the conditions are unsanitary is apt to affect the man's general health. I know that myself. I have enjoyed better health since I have been working away from the trade than I did when I was working at it.

*By Mr. Buchanan:*

Q. Have you any system in your organization for looking after the sick?—A. Yes, in our organization to-day we pay a sick benefit of \$5 a week for thirteen weeks in any one year. There are 31,000 members enrolled in our organization, and last year alone we paid out in sick benefits the sum of \$55,700.

Q. That is in the organization covering Canada and the United States?—A. Covering Canada and the United States. Of course in Canada our proportion of the membership in the organization runs to about 2,800. We have a death benefit of \$100 and our average death rate per year is 162. We have \$5 a week strike benefit, or defence benefit, for our men. Last year all we paid out in strike benefits, was \$22,900. We have a superannuation benefit which comes into existence this year, and there are quite a few members in Canada, including two in the city of Ottawa, who will soon become entitled to consideration under it. After a man has been twenty years in the organization and is totally incapacitated from following his employment he receives \$300 for twenty years' membership; \$400 for 25 years' membership, and \$500 for 30 years' membership. Of course, as I have already told you, our organization has just been in existence twenty years and this comes into operation this year.

*By the Chairman:*

Q. Then each member has to pay so much into the organization?—A. We pay \$1.30 per month into the organization, but there is only 52 cents per month paid as per capita tax for these benefits.

*By Mr. Verville:*

Q. The rest is for local administration?—A. Yes, 52 cents is paid in as per capita tax to the headquarters of the organization.

*By the Chairman:*

Q. Outside of that there are plumbers that are not able to take the benefit of the organization?—A. Yes, there are men who are not members of our organization, who do not join its ranks, but they get the benefit of our work.

Q. That cannot be if they do not contribute?—A. Well, we find that the organization has benefitted the trade conditions and these men who do not join the organization are willing to take advantage of it. We find there are men in every city who are willing to take advantage of the increase we have gained but who give nothing in return. We find that our labour organizations have in some respects to take upon themselves the duties that properly belong to the State, for instance the pension to our old members to which I have just alluded. For the reason that we have adopted the old age pension for our own members you can readily understand we believe that where a man has been working in the development of the country for years he should have something in his old age to enable him to live decently.

Q. You are of course branching out into a system of pensions for more than the aged deserving poor. The old age pension system under consideration supposes

that a man does not receive more than a certain amount of money yearly?—A. The State should provide for the old age of those who have lived useful industrious lives in the development of the country. I would provide for them all, because sometimes a man may meet with misfortune, for instance take my own case; my grandfather was one of the founders of the country, he helped to develop it, but the time came when he lost everything he had because of a depression or slump and he became a charge upon my own people. The result was that when the old age pension system came into force, he was a charge as I have told you upon my father and mother who had to bring up a family of twelve children and who were not in a position consequently to maintain him, so he came under the operation of the State Pension Law and got 7s. 6d. per week, or three-quarters pension.

Q. That of course is within the scope of what we are speaking of, but would you pension them whether they had means or not?—A. I see the point, if they have a certain income. I certainly do not believe in pensioning those who have private means of their own. For instance in Australia if you have any means at all the court has to decide whether that income is enough to keep the individual.

Q. You might describe the working of the old age pension system in Australia, what effect it has on the people?—A. We have been hearing a great deal said about that matter, but the old age pensions did not pauperize the people as far as Australia is concerned and as far as my own personal observations are concerned. A man who has been useful in the development of his country has a claim on that country which he has helped to develop if from adversity or from a change in the industrial conditions the man has been unable to put by or has not been thrifty enough to save for his old age, then I believe that the State should see that his old age is provided for.

Q. In other words you think that those people who are well to do, and who have been favoured by fortune and good conditions generally should put into what we might call the public pot, that is the public treasury, a certain consideration which would enable those people who have been less favoured and yet who are deserving to derive benefit from that fund which would sustain them in their old age. In other words you are in favour of what you might call conditional co-operation on the part of all the members of the State?—A. Not in the sense that you take the old age bounties in this country. You mean by direct taxation, I believe in taking it out of the consolidated revenue fund of the country.

Q. That is how it works out, all these revenues are got from the public domain in one way or the other, or from taxation, whatever way it may be?—A. I am in favour, as I said, of an old age pension system as a reward to the worker from the State through any tribunal—

Q. Of course the State is the people?—A. Well, through the departments of the State.

Q. I understand you, what I am driving at is you consider the people should lend a hand?—A. Certainly, towards every old and incapacitated person.

Q. Deserving?—A. The deserving poor. For instance we hear a lot about the prosperity of this country, and it has been said that it is not necessary in a country like this to have an old age pension system. I have studied the working conditions of the people in Canada, and more particularly in the city of Toronto. During the years 1907, 1908 and 1909 I was acting on an investigation committee in that city which had at its disposal \$1,000 which was given to us by Professor Goldwin Smith to distribute in relief among our deserving poor of the labour organizations who would not make their cases known to the city authorities or to the philanthropic bodies. The conditions I found there were a revelation. I could give you case after case of men, deserving old men who had been of advantage to this country, whose life had been of advantage to the development of the city of Toronto, and who we found were practically ignored in their old age and were dependent upon charity. I feel it is a disgrace to any country, progressing as Canada is, that she has not made provision for these old pioneers. You take this country all over and you will find large

numbers of progressive pioneers who by their untiring endeavours and faithful service made the existing conditions possible in this country; for years they were the sufferers, but they toiled faithfully and yet to-day they are not the men who are receiving some of this unearned increment that is going on around us. You will find that they are not the people who are enjoying the privileges and the benefits arising from the development of this country, and therefore they are deserving of some recompense to provide for their old age. I believe that a system of limitation with regard to residence should be imposed and I do not believe we should have it indiscriminate. It does not seem fair, because under those conditions I can see where there would be opportunities for getting away from the test of usefulness to the country. We must provide for those who have been useful to the State, not for those who have not been useful, and therefore there should be some limitation to the length of residence in the country.

*By Mr. Buchanan:*

Q. How many years, in your opinion, should they be resident before getting the benefit?—A. I should say at least five or ten years, between five and ten years.

*By the Chairman:*

Q. In Australia it is twenty years, isn't it?—A. Yes, in Australia it is twenty years' residence. After all there is a human touch in the whole proposition; that one has to take into consideration.

One of the great features that must be seriously considered, in my opinion, is not only the condition of the aged, but it is the condition of the widow and the children. It is almost impossible to-day for women with children to make a decent living in this country and maintain their families. In Australia we have what is known as the Children's Aid, whereby, when a man dies, and the wife is not in a position to maintain the children, she makes them State charges. The result is that the State finds that it is cheaper to board the children out to her than to maintain them itself. Accordingly the State pays a certain amount of money to the mother of every child up to sixteen years of age, when, in the State's opinion, the usefulness of the child begins, and he or she can bring in some return for their labour. Let me give you one instance of what is occurring in the Dominion of Canada to-day, which illustrates what a woman with children has to face. I was standing in front of the Empress Hotel in the city of Moosejaw last summer when a nice looking young woman approached me. She asked me the time and then made a certain suggestion. I told the woman what I thought of her at the time. I said that a woman of her physical and general appearance gave me the impression that she could earn an honest living. She turned round and told me then that she was a widow with three children and that the best she could earn in the city of Moosejaw would be about \$10 a week. Then she said, 'Show me where I can live in the city of Moosejaw and earn a living for my children on \$10 a week, and I will go and do the work.' She told me she was paying \$35 a month for a house which was situated a few blocks from the Empress Hotel. I saw the house in question and you, gentlemen, have probably seen the same class of dwelling. The house in question is one of several. They are small wooden tenements with no sanitary conveniences whatever excepting an outside privy. Here was a woman trying to maintain herself and three children, and the best she could do, working twelve to fourteen hours a day, was to earn \$10 a week. Under such conditions what is the prospect for that woman's old age. If she cannot provide for herself properly in the prime of life and in the enjoyment of health, what is she going to do in her old age? You know as well as I do that the development of industry demands women and children both. Children are to be found in the mills, the mines and the factories. The time comes when these children have attained the age when they wish to have homes of their own, but we know from practical experience that the wages paid to them does not permit of their keeping their own homes and maintaining their aged parents. Take my own case. I am a pretty



good living fellow, I have never drank or smoked in my life, and I have worked straight along. I am thirty-seven years of age, and I have worked since I was fifteen, and yet to-day I have got nothing. Mr. Verville and Mr. Watters know me. They know that I am not a spendthrift, I have tried to be as thrifty as I could. I have seen the world, I admit, but it has been through exceptional opportunities, a little speculation. Had I been dependent wholly on what I could earn at my trade I would have been very much up against it. Further, I am going to tell you this, that I have been more up against it in Canada than ever I was in my life, because, in my opinion, the conditions of the working classes in Australia do permit of a little more thrift than is possible in the Dominion of Canada. The conditions of the working classes in Australia are better than they are here and that opinion has been formed from close observation.

*By Mr. Verville:*

Q. In what respect?—A. For instance, the working classes receive more for their labour in Australia in the same ratio than they do here. Then again, they have a different social environment. The hours of labour, for example, throughout this country, are nine and ten a day. In Australia there is only the eight-hour day. In some of the larger cities in Canada we have been able, through organization, to establish the eight-hour day. Take the majority of Canadian cities, however, and in most of the industries the operatives are working long hours for low rates of pay. To-day, in my opinion, old age pensions and a good Workmen's Compensations Act, are absolutely necessary to provide for the workers in their old age on account of the uncertainty of the present wage system. For instance, take the men to-day that are working in many towns for from twelve to sixteen dollars a week, and paying at least sixteen or eighteen dollars a month rent. It is impossible for these men to maintain their families in any decent condition or any degree of reasonable comfort and be able to save money. The cost of living is advancing all over the Dominion, and practically in the same ratio in the east as it is in the west. We often hear comparisons made between the east and the west, but taking the cost of living in the city of Halifax I find that outside of house rent it is within one or two per cent. of what it is in the city of Winnipeg. If you take Vancouver I think it would be cheaper to live there than it would be in Halifax, because in the latter city a man has to pay from \$50 to \$65 a year for coal, an expenditure which is not encountered in Vancouver. Notwithstanding this fact the men in my trade receive only 35 cents an hour in Halifax, whereas in Vancouver they get 65 cents an hour.

I am absolutely opposed to any system of institutional aid or philanthropic aid. I believe that the State should provide a system of weekly payments to these aged people who, by receiving a direct weekly contribution are in a position to use the money to its full advantage. Institutional aid tends to break down that which is highest and best in life, namely the home life. We had a system in Australia known as the Old Colonists' Home. It was a philanthropic scheme under which the old pioneers were taken and segregated to a certain extent in a large area known as the Old Colonists' Home. By means of this plan all these old people could maintain a home life of their own. It was a fine plan, but to compare that with the institution known as the Benevolent Asylum, why there is no comparison whatever. When I speak of these things I speak from a good deal of first-hand information, gathered in following the course of my occupation, and from my having been brought closely into touch with life. It is an old saying that nobody knows life as much as the plumber, for the simple reason that he is in the home at all hours of the day, and under conditions practically that none but those who belong to the home can become familiar with. He is allowed the fullest scope, he sees everything, and he is practically brought into contact with every class of people. I have worked in the homes of the nobility, and I have worked in the homes of the lowest in the land, and therefore I have been brought into closer touch with the conditions of the people than the majority. The

greater part of my experience has been among the great mass known as the working class and from general observation I have found that they try to be thrifty. But you find that if a man does try to be thrifty and accumulates a little in the bank there are generally some schemes propounded whereby they manage somehow to separate him from what he has been able to save.

The CHAIRMAN.—Of course that is outside the question under consideration by the committee.

A. Sure, it is not a matter of pension, but what I am saying is that generally if the worker should manage to save a little and invest it with a view to provision for his old age he probably loses all. Take for instance to-day an old couple with the prosperity that exists in Canada, manage to save a few dollars and there are schemes put on the market which show that on an investment of \$10 you can earn 400 per cent. by the increased value of land, or breeding foxes or something of that kind. Now, take the case of the old couple who have been thrifty and who have perhaps a few hundred dollars. They invest it in some of these schemes, they have not enough capital to make a clear cut investment, but they make a payment down, there is a slump, they cannot make further payments, and they lose their all.

Q. That, of course, is outside the question under consideration?—A. Yes, but it shows you the general condition of life which exists, and when you come to consider the whole question you find there is no such great amount of thrift as one would think. I have not studied the bank figures for the last year or so, but I know from study that the amounts standing to the credit of depositors in the savings banks of the Dominion of Canada do not compare with other countries.

Mr. JAMESON.—Are we not getting rather far away from the question?

The CHAIRMAN.—Yes, I think we are. I thank you, Mr. Bruce, for the valuable information you have given us.

Witness discharged.

Committee adjourned.

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MINUTES OF PROCEEDINGS

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EVIDENCE TAKEN

BEFORE THE

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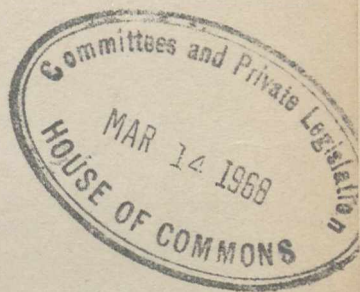
OLD AGE PENSIONS

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APRIL 1 AND 8, 1913

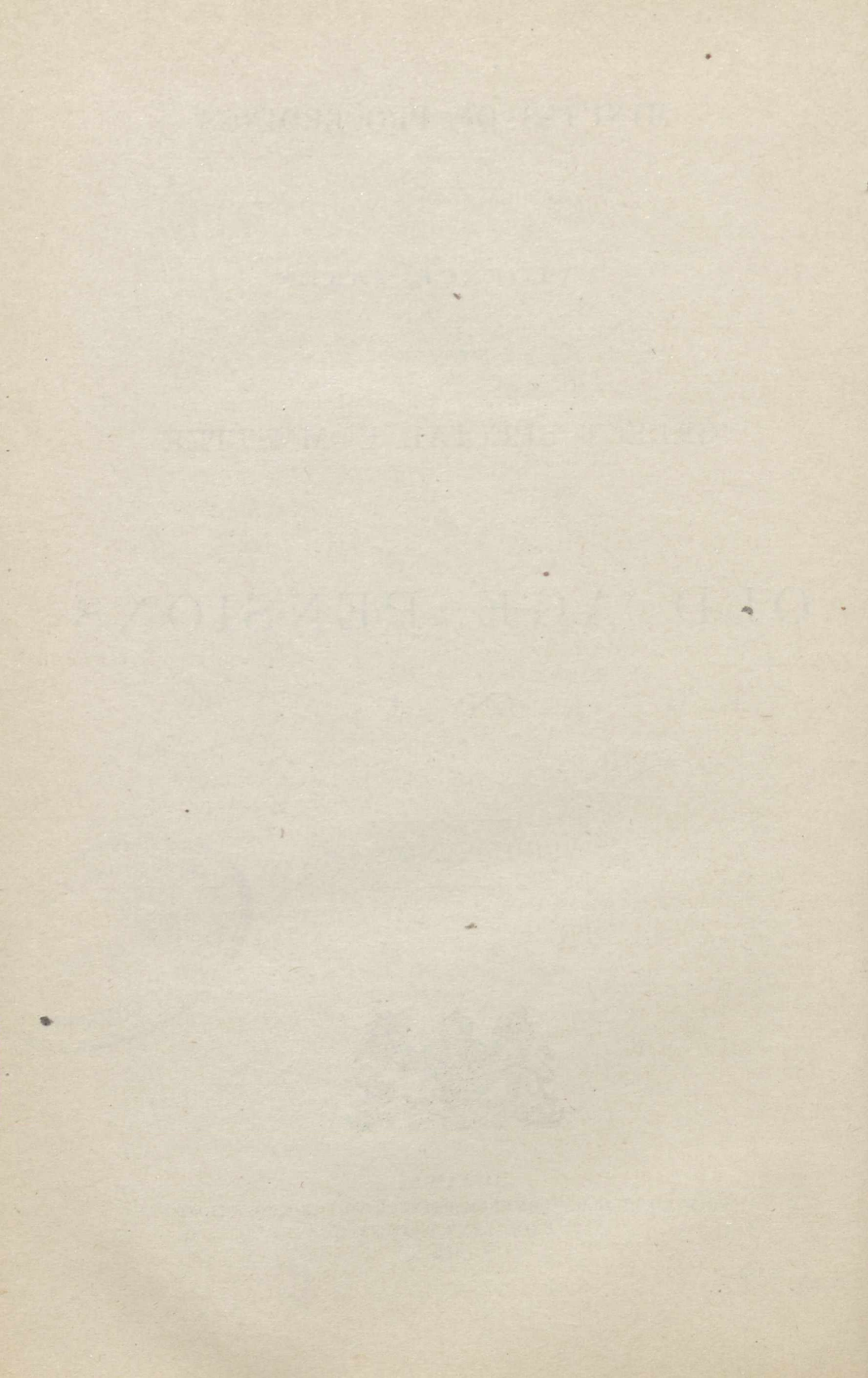
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1913



# MINUTES OF PROCEEDINGS

HOUSE OF COMMONS,

COMMITTEE ROOM 100,

TUESDAY, April 1, 1913.

The Select Special Committee on Old-Age Pensions met, pursuant to notice, at 11 o'clock a.m. Present: Mr. Burnham, Chairman, presiding; Messrs. Carroll, Jameson, Macdonald and Verville. In attendance as witnesses: Mr. F. A. Acland, Deputy Minister of Labour; Mr. G. D. Finlayson, Actuary, Insurance Department, Ottawa; and Mr. James C. Watters, President of Dominion Trades and Labour Congress. In attendance as Committee Reporters: Messrs. Oliver, Owens, Dickson and Matthews. In attendance as spectators: Mr. Alguire, M.P., Mr. Chisholm, M.P. (Inverness), and representatives of the Press Gallery.

Mr. Macdonald moved, seconded by Mr. Verville, that Mr. John D. Fraser, of Trenton, N.S.; Mr. Thomas Hill, of New Glasgow, N.S.; Mr. Murdoch S. Gray, of Westville, N.S.; Mr. Fred. Bancroft, Vice-President, and Mr. Jas. C. Watters, President, of Dominion Trades and Labour Congress, and Mr. Archibald Blue, Chief Census Officer for Canada, be summoned to give evidence before the Committee.

On motion of Mr. Carroll, seconded by Mr. Verville, it was ordered that the Committee obtain leave to sit while the House is sitting.

The Committee proceeded to hear the evidence of Messrs. Acland, Finlayson and Watters.

## EVIDENCE.

Mr. F. A. ACLAND called, sworn and examined:

*By the Chairman:*

Q. You are Deputy Minister of Labour?—A. Yes, sir.

Q. You understand that the purpose of this committee is to inquire into a possible old-age pension system; and you are, of course, thoroughly well acquainted with conditions of life in Canada. Would you be good enough to give your own opinion on the whole matter and such other matters as you choose?—A. As to discussing the whole matter, I am not sure that I can undertake to add very much to what has been said by recent witnesses. I have read very carefully the evidence of Professor Mavor and Professor Shortt, in fact, all the evidence that has been given before this committee. If agreeable to you, Mr. Chairman, I shall first refer to some of the statistical work of the department which I think has some bearing on questions relating to an old-age pension scheme.

I have here a book of statistics entitled 'Wholesale Prices, Canada, 1912,' which, as it bears on the cost of living, comes very close to this whole inquiry. If you look on page four you will see the course of wholesale prices in Canada by months for the year 1912. The diagram at the foot of the page shows the upward trend from December 1911 to December 1912. Then, if you turn to the frontispiece diagram you will see the trend upward and downward from 1890. In that year the figure stood at 110 and went down in 1897, as you will see, to 92. Since then it has risen, though with occasional fluctuations downward, to 134 at the end of 1912. The diagram shows the

fluctuations of prices in 272 wholesale articles. These affect, of course, the cost of living, because retail prices are, of necessity, based on the wholesale prices. The Department took up this investigation three or four years ago, and it was necessary first of all to get a basis for comparison. There had been no general record kept any where, so far as known, of prices of all these articles from year to year, but records had been kept of single lines of prices by many firms engaged in particular lines of business and it was necessary to secure these prices for back years. It was necessary then to collect figures as to these numerous articles from every point in Canada and from very many firms, so as to get a fair basis established. This work was mainly in the hands of Mr. Coats, who is a statistician of some standing. He has been lately made a Fellow of the Statistical Society in England. Turn to the diagram again, you find the average price from 1890 to 1899 was placed at 100. The fluctuations from that are shown in all the prices since. Mr. Coats had to get prices for all years preceding 1910 when we began the inquiry. The prices now are kept by the Department from various sources—correspondence, trade papers, personal investigation, and in any other way that seems necessary or desirable. It then became possible to trace the fluctuations in all these prices, as is shown on this diagram. The highest point reached is 134.

We print an index number monthly in the *Labour Gazette*, and it is being quite commonly quoted in the newspapers. That index number corresponds in its theory with the index number printed in the *London Economist*, a famous English commercial journal, and corresponds also with the index number of Sauerbeck, a noted English statistician, whose index number appears every month in the *London Times*. It corresponds similarly with an index number furnished by the Department of Labour at Washington. This (indicating) is a copy of the *Labour Gazette* for March, and the index number there given for February 1913, stands at 135.4. That is a little above what I find here for January 1913, a month earlier, it had been then a little higher, 136.2, so it had gone down a little. As compared with February, 1912, there is but a slight increase. I do not want to discuss this too much but just want to give you an idea of the way in which we keep tab on the fluctuations in these prices. At present it looks as if the prices are falling slightly. They are a shade lower in February than in January. I do not know yet just how they are for March.

*By Mr. Macdonald:*

Q. These are prices of 272 staple articles?—A. Yes. It would take too long to show you in detail what articles are included, but I will just name the groups: (1) Grains and fodder; (2) Animals and meats; (3) Dairy products; (4) Fish; (5) Other foods—fruits and vegetables and miscellaneous; (6) Textiles; (7) Hides, tallow, leathers and boots and shoes; (8) Metals and implements; (9) Fuel and lighting; (10) Building materials; (11) House furnishings; (12) Drugs and chemicals; (13) Miscellaneous. Under each of these heads come many items, making altogether 272 commodities.

*By the Chairman:*

Q. In what way do you consider this bears on the question of old-age pensions?—

A. It bears on the cost of living so intimately.

*By Mr. Macdonald:*

Q. Will you give us information as to the relative increase or decrease of wages among labouring men?—A. In one moment. That is what I wanted to speak of particularly. On page 15 you will see a statement based on retail prices of which we also collect returns, printing them monthly in the *Labour Gazette*. You will find a statement showing typical weekly expenditures for staple foods, fuel, lighting and rentals for a family of five, income \$800 per year, for 1910, 1911, 1912, respectively. This therefore, gives the relative cost so far as the departmental figures would show. These



figures on retail prices are reported monthly by correspondents from each industrial centre, in the *Labour Gazette*, and they are carefully compiled by the Statistical Branch.

*By Mr. Verville:*

Q. You base these on the report of the correspondent—that is the only way you have?—A. That is the only way, I think, we have of getting that information. If, at any time, it seems on the face of it the statement is not reasonable, we get that confirmed sometimes from other sources. We have not usually found that necessary.

Q. Do you not find a difference in prices in different parts of one large city?—A. That is perhaps shown in the prices given us in that case. The figures would range from one point to another. For instance, if the price of bread varied in different parts of a city, you would have to show these various prices. Meat or other articles might vary. You have to strike an average or else state the amount of variation.

Q. In a city like Montreal how is it possible for one man in that city to gather these prices unless he devotes all his time to it? He might, of course, get prices from the newspapers.—A. Not necessarily, but he might sometimes take information from a reliable newspaper. We pay the correspondent in Montreal necessarily more than a correspondent receives in smaller cities. So far as we know he is doing the work accurately and properly. I admit that it is harder work in a big city, and the head of that branch has to carefully overlook the correspondent's statements to see that they agree with what he knows from general perusal of figures of that kind; and generally he has to keep him up to the mark. The figures do show a wide variation as between various cities. That is easily shown if you turn to pages 213 and onward of the Wholesale Prices report, where you will find a statement as to Retail Prices which shows the changes in three years, 1910, 1911, 1912. We cannot give retail prices earlier than 1910, because we did not begin the collecting until then. We begin from the east and go right through to the west. Nova Scotia comes first, and so you go down the list and see as between all these different points the variations in the prices of household articles; some thirty or more articles are included there. We print in this report an abstract from the *Labour Gazette* on Retail Prices, because both wholesale prices and retail prices as we regard it have a very intimate bearing on the cost of living.

Just one point more as to this report. On page 20 there is a diagram which shows how closely the rise in prices in Canada has corresponded with the rise in prices in the United States and in Great Britain. The countries are shown differently there, and each fluctuation.

*By Mr. Macdonald:*

Q. What does the continuous black line represent?—A. That is the Canadian line. It runs a trifle higher than the United States line. The English line keeps fairly good pace with it, but it is a little below either. We do not undertake in this report, nor I think would we desire to undertake, to show the causes for rises in value, but there is a little space given to the discussion of the theory that the increased output of gold has had a marked effect upon values, and so a diagram is printed on page 22 which shows something of that. Then, there are other diagrams scattered through the report showing the fluctuations in prices in the different groups, but I am leaving copies of the report with you and need not go into them.

Then, I think you expect some little information similarly as to wages. I noticed in the inquiries made to different witnesses that quite naturally that question came up. The department is now engaged in preparing a report as to wages on lines similar to this report on wholesale prices, and we have gone back to the year 1901, I think, to try to gather fluctuations in wages in every industry and at every point in Canada from that time to the present. We began it two or three years ago; it is a very large and intricate undertaking; each industry has to be subdivided into many almost minute branches.

*By the Chairman:*

Q. It is very satisfactory to know that you are getting down to the bottom of this thing at last.—A. It is a pity no doubt we did not start sooner, but these things all have to have a beginning. Just by chance I have in front of me here a portion of this report on the building trades. The building trades include many different industries. Here we have divided them into stone-cutters, granite-cutters, marble-cutters, stone-masons, bricklayers, rough carpenters, joiners, lathers, plasterers, common painters and glaziers (they are put in together), paper-hangers, plumbers, gas and steamfitters, electrical workers, grainers, structural ironworkers, builders' and plasterers' labourers and so on. I have here similar statements as to many other industries, with wages payable at every important point in Canada and covering each year since 1910.

Q. About what time do you expect to have these ready, another year, I suppose? —A. I think we shall have them within five months. You will see how difficult a task it is to state the wages at any given time in these various trades for every town in Canada. As you probably are aware, in the month of May of every year these wages may take a jump. Sometimes they may take a fall, but in these days they are more likely to take a jump. We find, generally speaking, that beginning in the east, the trend is upward as we go west, reaching almost the extreme limit in the far west. It may be desired by the committee to have a statement showing as much of this as can be prepared—

*By the Chairman:*

Q. I think it would be well to have it.

*By Mr. Verville:*

Q. You can find the wages per hour, but the earnings of the various trades is a different thing.—A. That is a very difficult point and I think it is hardly possible to gather the amount earned in each class of industry throughout the country. You can gather the current wages but you can hardly gather, except by an individual inquiry, the amount actually earned.

*By the Chairman:*

Q. We have no means of gathering the total amount earned?—A. The Census Branch, at each census, tries to show the amount earned at the various trades, and it gives certain figures in a very general way.

Q. Mr. Blue might know something about that.

Mr. VERVILLE.—I do not think he would, because in making up the census a man is asked how much he earns in the year, and although his rate of wages might work out at say \$600 a year, he may have earned only \$400, through lost time or other causes.

Mr. ACLAND.—The census does give some information. They issued a bulletin recently 'The Census of Manufacturers of Canada, 1911,' in which the industries are divided into minute divisions. Earnings, employees and salaries are given. Take blacksmiths, for instance. They give the number of shops as 18; capital employed \$251,700; employees 118; salaries and wages \$74,112; value of products \$213,242. I know nothing of these figures other than as I read them here, but I presume the Census Branch will have done its utmost to get them correct.

*By Mr. Verville:*

Q. It is impossible for the Census Branch to establish what men earn in a year? —A. I should think it would be hardly possible.

Mr. VERVILLE.—I know for a fact that during the last census a man figured his earnings at \$12 a week, although he did not work throughout the year.

Mr. MACDONALD.—Not only that. The census enumerator gets incomplete and inaccurate information from a man's wife when he calls at the house. His wife knows, perhaps, that some weeks he brings home a certain amount and other weeks nothing at all. I would like to ask where the figures were taken from that you gave just now in regard to blacksmiths?—A. They are taken from the 'Census of Manufacturers, 1911,' issued in summary form in the 'Census and Statistics Monthly for August, 1912.'

*By the Chairman:*

Q. You have a fairly good idea of the total amount of incomes derived from the various trades and callings?—A. We have a very close idea in the department, of the wages paid.

Q. I am not speaking of wages, but earnings?—A. I have no means of knowing the incomes other than is shown by the wages which are current.

Q. That would have to be got from the men themselves.

Mr. MACDONALD.—It would have to be got from the cashier of the company paying the men. He could give you the wages paid to the different classes of employees. I am only suggesting this as one way.

Mr. ACLAND.—I think it is hardly possible to get an accurate idea of the amount of earnings of each particular class of workers.

*By Mr. Macdonald:*

Q. Might I suggest that Mr. Cloutier should obtain the Census Report and have it printed with the other papers so as to make our compilation of data more complete. We want to have all data on this subject in a comprehensive form.

Census Report filed. (See Exhibit 'E.')

Mr. ACLAND.—As bearing on the question you raise, if you will permit me, I will refer you to the Report of a Board which investigated a dispute under, I think, Judge Longley some years ago at Springhill, N.S., in 1909, the Company wanted to show that many miners were absent when, as the Company represented, they might have been at work, and they put in a statement which covered absentees. This is from the statement put in by the Company:—

'That high wages are not conducive to steady work and maintenance of output may be gathered from the following statements of absentees from work, underground and overground, each mine, and on the surface for January, February, March, April and May of the current year, and to 12th June.'

And then follows a list of the absentees for each month and then a summarized statement showing the number of days lost monthly for 1909:—

January . . . . .	3,190
February . . . . .	3,492
March . . . . .	4,711
April . . . . .	3,712
May . . . . .	3,936
June 12 . . . . .	1,635
Total . . . . .	20,676

Then there is a statement showing:—

AVERAGE EMPLOYED OFF WORK DAILY.

January.. . . . .	139
February.. . . . .	146
March.. . . . .	174
April.. . . . .	148
May.. . . . .	171
June 12.. . . . .	163

To explain the bearing of this the company's statement remarks:

'There were, therefore, 20,676 days' work lost by employees in this period, or an average of 159 men off work daily, equal to 10 per cent of the total employed.'

Now, I should not myself like to endorse at all, or to be regarded as endorsing, the view that these absentees could have been at work. Professor Magill conducted an inquiry two or three years ago in Nova Scotia, under a commission on hours of labour, and he referred to this very point, absenteeism among coal miners, at p. 111 of his report. He says:—

'It is not enough to take the number of men on the pay-rolls of the companies, subtract from that the number of men actually at work on the average, and call the remainder voluntary absenteeism. Allowance must be made for such absence as are not due to the choice of the miner and there is no certain way of estimating what the allowance should be. Further, the number of names on the rolls may easily be too large. And the total absenteeism seems to vary within limits as wide as from 8 per cent to 40 per cent. Under the circumstances the commission do not believe that it is possible to give any accurate estimate of the amount of time now lost by voluntary absenteeism within the present day, or the amount lost by that cause within eight hours of the present day.

'There is no doubt about the fact of this absenteeism and there is no doubt that in some places it appears to exist on a large scale. But what its proportions are, and what its causes are, and how far it would be lessened under an eight-hour day, it is very difficult to say. Some of the men hold that it is caused by the long hours, and that it would disappear with the short day. But the coal-cutters who do not work long hours now, appear to absent themselves more than the others, though even on this point there is some difficulty. Some think that having shorter time in which to make their earnings the men will be more regular. But at present the men appear to be more regular in winter, when work is slack, than in summer, when all are wanted, and there is some good ground for the view that some of the men do not wish to make maximum wages, but stop when they have made the amount they desire.'

That, I think, is worth putting before the committee as the view of men who had made a very close investigation for the purposes of this commission, and who reached the conclusion that it was impossible to make any definite pronouncement as to the amount of time which should be considered as voluntary absenteeism.

*By the Chairman:*

Q. How would you arrive then at a solution of the question as to the desirability or otherwise of old-age pensions?—A. Well, it is very difficult. I do not know that I could undertake to pronounce upon that question. There is no doubt a good deal of want; one hears of it now and then; but I do not come personally in contact with much outcry on the subject. I fancy that there has been during the past few years less distress in Canada than ever at any previous time.

Q. Your idea, then, is that wages for working people, notwithstanding the high cost of living, enable them to provide for their old age and bring up their families properly?—A. I should hesitate to say that. If, however, all were getting wages, there would be less difficulty naturally, but there are many not able to get work regularly. It may be that some workers occasionally, voluntarily abstain from work, but it is difficult to say to what extent. Then there are seasonal gaps in employment which affect many trades very seriously, and this and other causes bring much unavoidable employment.

Q. But old age pensions refer to the aged deserving poor.—A. Would it not be very difficult, when you find a man incapacitated at 65 years—if that is the age proposed—to determine if when he was, say, 30, 40, 50 or 60 years, he had been in a position to save and had not saved, or might have saved and lost his savings. It would seem to me impossible often to decide.

Q. That is not so in other countries. I do not see why it should be in Canada.—A. I have not lived in countries where the old age pension has been in operation. I think it would be very difficult to decide exactly whether a man had been deserving. Yet a man represented as undeserving might be in the greatest need.

*By Mr. Macdonald:*

Q. The pension system deals with cases where a man has something which is the evidence that they have been to that extent provident, and your statistics, as to results, do not take into consideration at all, I assume, the conditions that exist, for instance, where prolonged illness is in a family—take the case where a son or daughter has tuberculosis—and the consequent drain on their resources?—A. We have no means of estimating at all.

Q. That, of course, is one of the great causes of need which comes to people when they get old. You have no data as to that?—A. We have no data on the subject, except the reports of certain societies dealing to some extent with these matters.

Q. By the way, have you got in your department the report of the different societies operating in Nova Scotia under that Act?—A. We have reports of most of them in the department.

Q. I may say, Mr. Chairman, there is a species of aid under those conditions which is not altogether within the purview of the law that exists in our province. I had occasion to look into this not long ago, and it works out in this way. By common consent, in some of these mines, the relief societies allow to the older men who have been incapacitated or who cannot work, either from sickness or some other cause, they allow to these men a grant of six months and then renew it for another six months, so that really the man is getting the assistance of an old age pension.

*By the Chairman:*

Q. Are you aware of this point brought up by Mr. Macdonald: that an old age pension is really provided by some trades already?—A. That is a point I was coming to. Possibly Mr. Macdonald had in mind the system of the Dominion Coal Company. I have the second annual report of that company here, also the by-laws. I should be very loath to be recorded as not admitting that there are many necessitous cases where old age pensions are most desirable and really deserved; and a pension might operate most favourably in Canada for all such cases. Yet, I am myself inclined to the view that any such law should go along simultaneously if possible with legislation which should take note of societies of the nature mentioned by Mr. Macdonald so that a man who had been through many years deserving and saving should equally get some benefit from the law.

Q. From the law?—A. Yes. He should not be excluded because he had saved money.

Mr. MACDONALD.—The theory in England is that a man with some means should receive a supplement to his salary to bring it up to a living standard.

Mr. ACLAND.—That brings us, of course, to the point at which the government should grant aid. There are friendly societies of various kinds which are all aiding in promoting thrift.

*By the Chairman:*

Q. Are those people morally bound to do what they are doing now, or should the state do it?—A. I think the state might very well aid and encourage these societies.

Q. What right has the state to throw upon men the duty of combining together to protect and assist each other? Why do you consider the state has any such right?—A. I am not sure I understand the question.

Q. I understand you have an idea that these benefit societies in which the members club together to help each other in cases of distress, are good things?—A. No doubt.

Q. They are not only good things, but absolutely necessary?—A. Yes.

Q. The point I am asking you is this—do you consider that the state has the right to throw upon individuals in any country such a duty?—A. I think so. I think the state would do well if it could encourage habits of thrift.

Q. Individual thrift?—A. Yes. Anything the government did to encourage these friendly societies would tend to obviate the necessity of so large a proportion of old-age pensions being paid out, should an old age pension act be passed. People would have saved something for themselves and the government might very well assist them in saving by making some contribution to every society, whether trades union, benevolent or friendly society, which promotes thrift and mutual aid.

Q. Why would you ask the government to abdicate its functions in so far as to hand this money over to these societies?—A. I do not suggest handing over money, but any action taken might tend to prevent necessitous cases in old age, and the government might just as well assist in promoting thrift and self-help in that way as in looking after cases of distress when they arise. At the same time I would have the old age pensions system if it should be established at all, become applicable to cases where there could have been no saving.

*By Mr. Macdonald:*

Q. Then you are dealing with paupers, for whom the pension is not intended. I want to say I do not follow your argument. Do you draw any distinction between conditions in Canada and those which exist in England, Australia and New Zealand, where an old age pension Act is working satisfactorily, and where thrift is as prevalent as here?—A. I suppose our conditions would be very similar to those of Australia and New Zealand, but not so similar in the case of England; but I am not prepared to say that we should have an Act on precisely the same lines.

Q. That is a matter of detail?—A. There are Acts on the Continent which recognize to some extent these friendly societies. In Belgium and in Germany, I think, at any rate.

Q. Take a case like this, a man has gone to work either on the farm or in the workshop and brought up a family. The boys have gone away (the tendency of migration to the west being so great, cases of this kind are numerous), and the girls have got married and made homes of their own. The old man and the old lady are confronted by the great problem of existence. Perhaps they have a small income from a piece of property or some other source, which keeps them going. He is not a pauper and does not want to be a pauper. That is the class of man which the old age pension schemes in England, Australia and New Zealand take care of. Now, I submit that your remarks about friendly societies would not cover a case of that kind. It is only a certain type of man that belongs to friendly societies. The inclinations of a great many worthy men are all against friendly societies and they keep away from them. To my mind the question is, how are you going to provide for this class of man? It should not be a very onerous duty on the part of the State

to care for them. What remedy can you suggest other than an old age pension to apply to a case of that kind?—A. No remedy other than an old age pension could apply to such cases. You could not very well devise a system which would work backward. My view is that simultaneously with old age pensions the state should do all that lies in its power to encourage individual thrift; those who are saving will continue to save, and may even be encouraged to save more, and some others may save if the State encourages them.

*By the Chairman:*

Q. That is taking for granted, Mr. Acland, that the State will not act in a foolish way but will endeavour to encourage thrift and all other virtues? Do you consider the principle of old age pensions attacks thrift?—A. No, I would not think it attacks thrift, but it does not so directly promote thrift as would provisions in an old age pension Act which would also directly encourage societies which are now aiding men in distress, sickness and old age.

*By Mr. Verville:*

Q. Why should not the State encourage benefit societies instead of the benefit societies themselves encouraging their members after they receive a pension. At the present time these societies do what the State might do. If we had an old age pension system it would not prevent labour unions from having a small pension as well to add to any pension that might come from the State. You say the State should aid these societies?—A. Should encourage these societies.

Q. Would not the other way be better, namely, that a benefit society, after a pension system is established, should encourage by a certain grant of its own—if it can afford it—to assist its own members?—A. Any old age pension law which would be enacted would apparently provide that an old age pension is not payable if the income which the man has over his savings or in any other case reaches a certain point, so that by saving he eliminates himself from qualification for an old age pension.

*By Mr. Macdonald:*

Q. The state should fix some amount which ought to be the minimum income of all men over a certain age. You must start with that assumption. You say that in a large class of cases an old age pension is the only thing that meets that. You say, however, as I understand, that pending the time when a man reaches that age it is the duty of the State to encourage principles of thrift by some assistance to friendly societies. That is a very general word. I do not appreciate what that is. Take for instance our Nova Scotia Miners' Relief Fund, which is not a friendly society, but to which the State contributes so much upon every ton of coal raised. It is really an old age pension in embryo. But I do not understand what you mean by friendly societies?—A. There are many such. Equally, I think, apart from the question of friendly societies I would suggest that the State or government might make some provision whereby workingmen, or men with salaries not above workingmen's wages, small salaries, might avail themselves of the Annuities Branch. At present they are not doing so to any extent, as I understand, but I am inclined to the idea that they should get some special advantage. At present the purchase of annuities is open for any citizen of Canada, but could not the government give some advantage to the workingmen in that respect?

*By Mr. Carroll:*

Q. Is it not a fact that these relief societies, which operate in connection with a great many industries in Canada, do not pay benefits after the member ceases to be able to work?—A. Some do continue.

Q. But the great majority of them?—A. I do not know about the majority.

Q. They pay into these societies while they are able to work, and if they are sick

in their younger days they get paid for it, and if they die their widow gets \$50 or \$100. But when no longer able to work the benefits of these societies cease?—A. They are all founded on different conditions.

*By the Chairman:*

Q. I understand you to say that with regard to workingmen, it would be wise for the government to improve the present annuity system so as to enable workingmen to take hold of it?—A. I would say to try to develop the present annuity system.

Q. What do you mean by developing it?—A. To give some additional advantage to workingmen.

Q. You are verging toward the principle of state aid?—A. An old age pension is founded on state aid.

Q. It is merely a matter then of how far you would go. I want you to come on to the principle.

*By Mr. Macdonald:*

Q. It is only a question of how to work it out?—A. I should say the head of the Annuities Branch might be able to develop a plan whereby workingmen might get some additional advantage under that system.

*By the Chairman:*

Q. You are speaking of what we would call a fairly well-to-do man in good health and ordinary circumstances. Let us consider the cases of the people who have broken down, whatever the cause, but still aged and deserving poor. What would you do for these persons?—A. Nothing but an old age pension could meet these cases.

*By Mr. Macdonald:*

Q. An annuity system is based upon the assumption that every man who is able to save something ought to be able to buy an annuity. But the first thing a thrifty workingman wants to get, before he invests in an annuity, is a home for himself?—A. The Annuity is not founded necessarily, as I understand it, upon the principle of putting down a lump sum. A man may be able at one time to save and at another time not to save, and this is one case where I think the state might encourage a man who is able to save more than it does now. The Annuities System means certainly State aid to everyone who takes advantage of it. You can buy an annuity from the government cheaper than you can from a company. There is no charge for management and there is the advantage of the government guarantee. The only thought I have on this point is that workingmen might be given some additional inducement, just what, I should not like to say, but I believe plans have been worked out on that line.

Take for instance the Civil Service of the Dominion. A great majority of the employees at the present time are not under any system of superannuation, but there is a deduction of five per cent made in their salaries. Now it seems to me that if they had the option of applying that to the Annuity System they would be better off at the end of their service. Take the case of a man getting a thousand dollars a year. Under the present Dominion law fifty dollars would be kept from his salary each year, at the end of ten years, five hundred dollars. On that he is allowed interest periodically at four per cent. Now if he had been able to pay that same fifty dollars a year into the Annuities System he would have a certain annuity at the end of that time, which would be much better than the five hundred dollars plus interest. That is one way it might work-out, but I think the Annuities Branch would receive small payments month by month, six months by six months, or even year by year. I am not very familiar with their methods, but that is one direction in which I think it possible the State might encourage the worker.



Here is a table giving the amounts disbursed as benefits during the fiscal year, of three organizations which had superannuation or bonus systems, and which have branches in Canada.

The figures here are for the Canadian and United States membership only; of these three organizations—two of which are British—take the amount disbursed by the Amalgamated Society of Engineers on account of death benefits, strikes, unemployment, sickness and superannuation, the members in Canada, are 927, in the United States, 2,565. The amount of superannuation for the year 1910-11 was \$34,776. There is a case where an old-age pension is paid by the Society of Engineers. The Amalgamated Society of Carpenters and Joiners paid \$1,931.25. The Typographical Union paid \$7,299.

*By the Chairman:*

Q. Might we not say here that these organizations do not consider their giving a pension impairs the spirit of thrift?—A. I am not sure that I understand you.

Q. One of the objections to old-age pensions is that it may tend to make people lazy?—A. I should think that hardly likely, but I cannot myself get away from the thought that in passing an Old-age Pension Act you should also, if it is possible, encourage societies that are providing for old age themselves. In what way, it is a little difficult to say. They should be able to get the benefit of an old-age pension in addition to what they might get from the society. It tends perhaps in the direction of the Insurance Act in Great Britain, as supplementing an Old-age Pension Act.

Q. You think the state might well assume the obligations of a local organization?—A. I do not think it would be assuming the obligations of a local organization. It would be throwing on the public at large the necessity of aiding slightly a local organization in a worthy object. That would help, I think, all round. There are many societies of the kind of which we have record in the department. There is the Bartenders' Benovolent Association, the Commercial Travellers' Association, the Dominion Express, Heintzmann & Company, Massey-Harris, Polson Iron Works, and many others all have a benefit fund. I have here a list of over a hundred such societies of mutual benefit.

Q. You think that is an excellent idea that might be encouraged and assisted, in other words, you do not think it would be wise for anybody to frown upon it?—A. Certainly the idea should not be frowned upon, but if possible encouraged.

Q. Exactly so, but what I want to get at is that people who would not be admitted into those organizations must be taken care of?—A. There would always be a very large margin outside, and I know of no way of meeting them other than existing agencies supplemented by an Old-age Pension Act.

Q. As you said a few moments ago, where a contributory system such as an annuities system can be employed, develop it; where it cannot, apply the old-age pension?—A. I think that is my idea.

I have noticed that on one or two previous occasions you have inquired into the workings of the Old-age Pension Act in England. I happened to make a clipping a few days ago in reference to that, showing something of the result of the working of the Old-age Pension Act in England up to the end of 1912, for the city of London at least, and the statement bears on some of these points which you have raised. I do not intend reading it all. But there is shown an increase in pauperism in spite of the Old-age Act. This is a clipping from an article in the *London Times*. One paragraph I will read:—

'The reduction shown in the total for 1911 was mainly due to the removal of the pauper disqualification under the Old-age Pension Act, and the transfer of thousands of paupers to the pension list. It will be noted that notwithstanding this lightening of the pauper burden, our pauperism is considerably higher than it

was at the beginning of the century. The full burden, in fact, is still in existence; the portion separated from the great mass is now simply called by another name.' Take this again:—

'Another feature of the year's movements has been the rise in outdoor pauperism. The decrease which we have noted in the workhouse figures has taken place in a time of flourishing markets; but the remarkable point in the situation is that the outdoor pauperism of London, which is usually the first section to decline in prosperous periods, has this year actually increased. Since the middle of January every week has recorded an excess of outdoor relief over that of the corresponding week of last year, and it is to be feared that these conditions will continue for some time longer.

'What is the cause of the increase? It will be remembered that when pauper disqualification for an old-age pension was removed 10,000 and 11,000 old people who were in receipt of outdoor relief in London transferred themselves to the pension list. This meant a considerable reduction of outdoor pauperism. But many of them are coming back in a peculiar way. Some of the pensioners return to the workhouse infirmaries for temporary treatment; but others are receiving medical benefit outside, which cannot fail to increase the out-relief figures. There is nothing to prevent a considerable extension of this class of relief to pensioners, as a large proportion of the 64,000 recipients of the pension in the London areas must find it difficult to live on their pensions, especially in times of sickness. Further, there is a rise in the number of persons just under the pension age who are being given outdoor relief; and there is the prospect of a permanent increase of pauperism from this cause.'

*By Mr. Carroll:*

Q. Is that a newspaper clipping?—A. It is a summary printed in the *London Times* of a government blue-book, a return on pauperism for 1912, for London, and incidentally discussing the effect of the Old-age Pension Act.

MR. MACDONALD.—There is an innate decadence of the race in the cities of England that, unless it is stopped in some way, and the secret of it discovered, these forms of relief will be inadequate for it.

*By Mr. Carroll:*

Q. Have you made any comparison to show us something of the increased prices of living? How does that rise compare in the last three or four years?—A. It is difficult to make any precise comparison.

Q. Do you think wages in this country have increased in a fair proportion to the increased cost of living?—A. Wages have increased in every line; the cost of living has also increased. It is hard to say whether in any particular industries the wages have increased in exact proportion to the cost of living.

Q. Take the mining districts of Nova Scotia. Wages have been stationary for the last three or four years, and the increased cost of living, of course, has gone up there as it has all over Canada.—A. I think all one can say is that there is a constant motion to and fro like the waves of the ocean. At any given time a particular industry might be worse than it was the year before by comparison. Now and then a comparison may show an improvement. Day by day you hear of changes. The engineers of the Canadian Pacific Railway got a ten per cent increase during the last week. Some other industry may get ten per cent next week and so it goes on. The cost of living might possibly fall this year and the wage earners would be better off in comparison with last year.

MR. VERVILLE.—It is not very probable that the cost of living will fall this year.

Witness discharged.

Mr. GEO. D. FINLAYSON, Department of Insurance, called and examined.

*By Mr. Macdonald:*

Q. You were invited to prepare a statement?—A. Yes.

Q. Have you any statement from the census people yet?—A. I think the census return will not be ready for some months, that is what I learned from the Census Department this morning, as to the classification of people by ages. There is no information on that now, and probably will not be for three or four months.

Q. What is the latest information they have compiled?—A. The census for 1901.

Q. Could you get those figures?—A. Yes.

Q. And make a computation as to the cost of a system based upon those figures? We ought to be able to make a fairly accurate estimate in the meantime?—A. Of course the proportion of old people over, say, 60, 65 or 70, would be probably smaller now.

Q. We have to use what information we can get. I would suggest, Mr. Chairman, that he might take the figures for 1901 and estimate the cost based upon those figures for a pension system for 60, 65 and 70 years respectively; and after conference with Mr. Blue, he might make another estimate of the proportionate number of old age people to the whole population and give some data upon that.

Mr. FINLAYSON.—It will depend on the nature of the scheme as to whether it is to be contributory or non-contributory. If a non-contributory scheme, very little computation is necessary. You would simply have to multiply the amount of the pension by the number of the pensioners.

The CHAIRMAN.—It is the number of pensioners we are after. You might give us those to the best of your ability.

Mr. JAMESON.—Have you decided, Mr. Macdonald, how many years you want this computation to extend over? If for the next ten years, instead of merely next year, it would grade up, would it not?

Mr. FINLAYSON.—Of course the number entitled to a pension will vary from year to year. If you want a calculation as to the cost, that will depend altogether on the nature of the scheme.

Mr. MACDONALD.—You know what we want.

Mr. WATTERS, called, sworn and examined.

*By the Chairman:*

Q. What position do you occupy?—A. President of the Trades and Labour Congress.

Q. You understand something about life in Canada, wages, cost of living, and so on?—A. I have a general knowledge.

Q. What is your opinion about an old age pension scheme for the aged, deserving poor?—A. I am unequivocally in favour of the establishment of an old age pension system for the deserving poor. Who are deserving poor? Speaking broadly, I am inclined to think that all are deserving who have done something to make life worth living.

Q. The question of determining the deserving poor is left in every pension scheme to the local board, so we need not particularly discuss that phase.

*By Mr. Macdonald:*

Q. What has been your experience in dealing with labour questions?—A. I have been employed in the mines sixteen years and am intimately acquainted with conditions pertaining to mining, and have been for the last twenty years closely associated with the efforts made by working men to improve their condition. I have travelled from one end of Canada to the other, and I have observed that one of the growing

needs of the coming generation particularly—it may not be so urgently needed now—is that we must provide for the aged poor. I have been in your constituency, Mr. Macdonald, of Inverness, and have also seen the hovels that they dignify by the name of home in Sydney, N.S., and I have contrasted the conditions there with the conditions you and I know. From a humanitarian standpoint I think something should be done for these people. The miserable wages they are receiving makes it absolutely impossible for them to save anything no matter how thriftily they might be. These people do not live, they merely exist. I ask in God's name, how is it possible for them to put anything by for their old age when they have not got enough now to live on. Talk to these people about thrift! What they want is more of the comforts of this life, let alone putting something by for their old age. I claim we have got to give them something to live on right now before they can be thrifty enough to put something by. My experience has taught me that the man who receives a fairly good wage gradually surrounds himself with home comforts, educates his children and feels that he has something to live for. When a man has these comforts my experience has taught me that he is always a better man, a better type morally and intellectually, and that he does not want an old age pension at all; and as a rule will not take advantage of it. It is the people who are not getting enough to buy the comforts of life who are less moral than the well paid man, and who take to drink. It is the conditions under which they are working that drive them to it.

*By Mr. Verville:*

Q. Are they any worse than other ranks of society?—A. To be quite candid, my opinion is that they are not more immoral and do not drink more in money value than the people who are very well off.

*By the Chairman:*

Q. Do you not think that in considering this question we should leave that matter out—immorality, drinking and so on. We want to get down to a mathematical basis. The question is, do the wages provide enough for the workers to live on?—A. Of course, I am only touching on some of the evidence submitted by other witnesses, who touched on intemperance as well as these other things, and the question has been very often raised. It was touched on by Mr. Acland, who quoted the opinion that if miners are paid higher wages it would have a tendency to keep them idle. My experience has all been in the opposite direction. I was sixteen years in the mines, and I know the conditions under which the miners are working; I understand their aspirations and the slavish conditions under which they work. Some men in the lumber camps also, when they come into cities, swing into the opposite direction and simply bestialize themselves. It is the same with coal miners. The conditions with which they are surrounded have a tendency to make them desire to lose a day's work now and again.

*By Mr. Carroll:*

Q. In addition to that, do not the circumstances under which they work necessitate them leaving their toil for a day or so a month?—A. Yes. I was interested in the figures submitted by some of the mining companies, read by Mr. Acland. I can remember when I worked at Nanaimo, for instance, there was a large number of employees' names on the books and I had on one occasion to wait three months before I could get a job. That is a positive fact. You understand when the places are worked out the men simply have to fall in line and wait their turn for the next job.

Q. Have you not often gone down expecting to get work and not finding it?—A. Yes, I would find that there had been a cave-in, or something of that kind, and we would have to go home because there was no work.

Q. Would you be put down on the absentee list?—A. Put down as not working that day.

*By Mr. Macdonald:*

Q. You put your finger on the crux of this problem when you spoke of the ordinary conditions of the life of workmen in this country. As far as they have come under my observation I have noticed that because of the large families in a workman's home he is not able to save any money to prepare for old age. Is not that your experience?—A. That is absolutely correct.

*By the Chairman:*

Q. Do you think that the suggestion made by Mr. Acland is feasible that the government should take hold of the annuities plan and improve it so as to encourage those who are inclined to thrift now to exercise it? It is almost outside the question of old age pensions. Don't you think that it would be possible for the government to undertake that improvement of the annuities?

Mr. MACDONALD.—How can you do that? Mr. Acland offered us no suggestion about that. There is no advantage; the problem is whether they can pay for it. In the first place there is the question of contribution which has been discarded in other countries. The whole thing is worked out on a mathematical basis.

The WITNESS.—I do not think it is very feasible. The fact of the matter is that we have so many societies, as well as insurance companies, but they do not cope with the question of preventing the aged poor from becoming public charges.

*By Mr. Macdonald:*

Q. Will you give us some information as to the capacity of the labouring man in this country to contribute through friendly societies, or annuities, or to old age pensions. Do you think the old age pension system should be based on the theory of contributions?—A. No. My reason for it is this: the majority of the working people, if there is any possibility of safe-guarding themselves, are members of some fraternal organization. They try to save in some way. When they reach old age, unless through the charity of their brother members, they are cast adrift when they cannot keep up their payments in these organizations. On the other hand, I may say that because of the small rates of wages that are paid, because of the loss of time that so many work people have to put up with, I find that the fear of want is always hanging over them, the fear of being thrown out of a job. Added to that is the fear of old age. If that burden at least was removed from their shoulders—the fear of old age overtaking them when they were cast adrift—it would to that extent make happier and more content the lives of those people; it would at least give them the inducement to surround themselves with more comforts and make a higher type of humanity by providing for the immediate now. If the fear of the future is removed from them it must follow that they would use the means they have to surround themselves with more comforts. In proportion to the comforts enjoyed by the people they are of a better type.

*By the Chairman:*

Q. Instead of discouraging thrift and propriety of conduct it would encourage them?—A. It would encourage a higher type of citizen in every way, to provide for old age.

Q. They would attain a higher and not a lower degree of civilization?—A. How is our civilization measured? We do not like to measure our civilization by what we see in some of the streets of London or Montreal. It is the sum total of the comforts that the whole of the people enjoy.

*By Mr. Macdonald:*

Q. What is your experience in regard to conditions applying in crowded cities and the smaller towns? Do you find conditions existing in the smaller communities that require to be remedied as in the larger cities?—A. Not to the same extent as in the big cities, but the principle involved is the same. The people of the smaller com-

munities are adding to the total of the wealth of the country and are entitled to an old age pension. The need is much more apparent in the big cities than in the smaller communities. These people merit the receiving of this pension when they reach the age of 60 or 65 just the same as in the cities?

Q. You have been in the mines of Nova Scotia amongst the men there?—A. Yes.

Q. Do you find the men down there thrifty and anxious to work, as a rule?—A. If I was inclined to make any criticism at all I would say they are much too thrifty for their own good. When I drew a comparison between what it cost to live and the wages received by the miners, particularly in Inverness, I did not envy them the condition under which they are living.

Q. Do you think a pension system is justified in districts like Stellarton, Glace Bay, Westville and Inverness, as in the bigger cities of Canada?—A. My observation has led me to conclude that there is a much greater necessity for the establishment of a pension system in the larger cities. In proportion to the size of the city we find these conditions more acute, but the conditions exist everywhere.

*By the Chairman:*

Q. What is your opinion of the advisability of a pension for widows?—A. I have given that a good deal of consideration. I have arrived at the conclusion from a humanitarian point of view that it would be a splendid thing to establish a pension system for mothers.

Q. You mean widows?—A. For mothers. I will explain that a little later. Sometimes there are mothers left with children who do not happen to be widows. The duty devolves on the state to take care of these women and their children. Then the husband may be an invalid; or the mother may have been deserted—it is no fault of hers. I prefer the term mothers instead of widows.

Q. You are just going a step further?—A. I would call it mothers because there are quite a number of deserted wives and a large number of women with invalid husbands, and they should come under the system as well, from a humanitarian point of view. I find that the home influences are of the greatest value in building up our citizenship. If you could keep the children at home with the mother it would result in a great measure of good not only to the children themselves but to us also. Again, it will pay us, from an economic point of view, to keep these children at home rather than in institutions. I have not any figures here with me but I know that in the State of Illinois and in other states of the Union the cost of providing mothers with pensions is less than it costs to keep these children in institutions.

*By the Chairman:*

Q. In the last analysis, what you are driving at is, that a sensible administration of the economic conditions of the country in a systematic way would result in greater satisfaction and economy than the haphazard system of the present time?—A. There is no doubt in my mind about that, and it applies generally to the pension system. Someone has to look after these people who are too old to work. Who is the someone that should do that? It is the people, represented by this body of men here.

*By Mr. Macdonald:*

Q. Do you not think that the solution of the problem is urgent at this juncture, for if nothing is done now, with the growth of Canada in the next ten years, we shall have a very bad condition of affairs?—A. That goes to show that the next generation will find things perhaps a hundred per cent worse than now.

*By the Chairman:*

Q. Unless they take hold of conditions and make them better themselves.—A. Yes. We cannot escape the conclusion that in proportion to the industrial growth poverty increases.

*By Mr. Macdonald:*

Q. You suggest that the problem is here now and if we postpone the solution of it to another generation it will be very much greater and more difficult to solve?—A.

Yes, my opinion is that the matter should be dealt with in its incipient stage. You could modify the administration of the Act to meet city conditions as they arise. If you do not tackle the problem till it is forced on you, it is going to be much more difficult.

Q. In regard to the question of contribution, it has always been a question as to whether or not there should be a participatory contribution; that is, the persons receiving the pension should contribute something toward it. It was settled in England on the basis of non-contribution. What do you think about that point in a Canadian proposition?—A. My candid opinion is that it should be a non-contributory system, because after all, how can you decide just what the contribution shall be, and how can you collect it? Again, the very people who need an old age pension most are the people least able to contribute.

*By the Chairman:*

Q. The point at issue is, those who cannot contribute will have to be provided for, and those who can will have to contribute.

Mr. CARROLL.—It would be rather a question of the people being able to pay than of collection.

The CHAIRMAN.—I would think so. It would not be a question of collection, but of the capacity to pay.

Mr. WATTERS.—My experience of human nature is this, that the people who are able to pay do not want the system. I will put it right to the committee, does any one of you want an old age pension? If we ask ourselves, shall we take advantage of an old age pension scheme, we should say no; and so it is with workingmen who are able to pay for a pension. When their instinct or pride is appealed to, they do not want a pension. It is only in case of dire necessity they will take it.

*By Mr. Carroll:*

Q. And therefore they would not contribute towards it?—A. No, because they have no intention of taking advantage of it when they reach the pension age.

*By Mr. Macdonald:*

Q. There is another thing which is of importance in this question. What is your observation as regards the size of family of the labouring man compared with other classes? Has he not a larger family, as a rule?—A. There is no question about that, and the remarkable fact is—although this is leading us into a biological discussion—that the size of the family increases in proportion to the struggle it has to exist.

Q. There is not much evidence of race suicide among the labouring people of this country?—A. No, the very opposite. Instead of being race suicide, if there is any difference at all, it is in the direction of over production.

Q. The biggest families are to be found in the homes of the poor?—A. Yes.

Q. In the homes of the labourers and the miners of this country?—A. Yes, that is my experience, there is no question about that.

Q. And of course I mention that fact, because, and I want to know whether you do not agree with me on that point, that the problem of existence which has to be wrought out by the father and the mother in the labouring home is one which becomes very profound and very exacting when they have the large number of mouths to provide for, and in this connection many people, not having been in the same position, cannot appreciate that fact?—A. That is exactly my experience. Many people who discuss this question cannot know the real facts until they get right down among the ordinary people, and learn at first hand what it means to them, they cannot know what a struggle it is for existence.

Witness retired.

Committee adjourned.

## EXHIBIT ' E. '

STATEMENT taken from Fifth Census of Canada, 1911, (Census of Manufacturers), showing the number of employees, with salaries and wages in 211 industries, also average salary and wage per employee for the year 1910, as per Monthly Bulletin of August, 1912. See page 119 of evidence herein.

No.	Name and kind of Industry.	No. of Employees	Salaries and Wages.	Employees' average salary and wage for yr. 1910.
			\$	\$
1	Abrasive goods.....	109	57,381	526
2	Aerated and mineral waters.....	1,476	811,619	549
3	Agricultural implements.....	9,560	5,551,647	580
4	Artificial ice.....	89	60,699	682
5	Artificial limbs and trusses.....	42	21,912	521
6	Asbestos.....	172	105,267	612
7	Asphalt.....	284	130,202	458
8	Automobiles.....	2,438	903,349	370
9	Automobile repairs, &c.....	132	76,060	576
10	Awnings, tents and sails.....	612	322,201	526
11	Axes and tools.....	1,437	820,870	571
12	Babbit metal.....	157	91,783	584
13	Bags, cotton.....	620	301,111	485
14	Baking powder and flavouring extracts.....	269	143,834	534
15	Baskets.....	522	170,156	325
16	Bicycles.....	53	30,075	567
17	Bicycle repairs.....	17	8,835	519
18	Blacking.....	169	103,906	614
19	Blacksmithing.....	118	74,112	628
20	Blankets and sweat-pads.....	110	45,783	416
21	Boats and canoes.....	1,064	551,216	518
22	Boilers and engines.....	5,864	3,647,719	622
23	Boots and shoes.....	17,227	7,689,333	446
24	Boot and shoes supplies.....	551	258,891	469
25	Boxes and bags, paper.....	2,956	1,076,557	364
26	Boxes, cigar.....	277	92,879	335
27	Boxes, wooden.....	2,415	973,244	403
28	Brass castings.....	1,306	774,100	592
29	Brass and iron beds.....	640	299,198	467
30	Bread, biscuits and confectionery.....	10,003	4,660,221	465
31	Brick, tile, and pottery.....	8,681	3,372,000	388
32	Bridges, iron and steel.....	2,276	1,488,839	654
33	Brooms and brushes.....	937	426,325	455
34	Butter and cheese.....	6,147	1,701,775	277
35	Buttons.....	467	177,180	379
36	Carbide of calcium.....	200	118,089	590
37	Cardboard.....	233	104,143	447
38	Carpets.....	1,070	518,466	484
39	Car repairs.....	22,009	13,553,530	615
40	Carriages and wagons.....	5,523	2,948,667	533
41	Carriage and wagon materials.....	1,371	737,974	538
42	Car and car works.....	6,909	3,676,810	532
43	Cement blocks and tiles.....	1,024	477,452	466
44	Cement Portland.....	2,150	1,343,444	625
45	Charcoal.....	58	39,140	673
46	Chewing gum.....	234	100,565	429
47	Church decorations.....	79	39,200	496
48	Clothing, men's.....	5,660	2,650,457	468
49	Clothing, men's (factory product).....	14,098	6,880,037	488
50	Clothing, women's.....	4,691	1,625,391	346
51	Clothing, women's (factory product).....	11,394	5,130,730	450
52	Cocoa and chocolate.....	471	164,336	349
53	Coffees and spices.....	568	351,819	61



STATEMENT taken from Fifth Census of Canada, 1911, (Census of Manufacturers), showing the number of employees, &c.—Continued.

No.	Name and kind of Industry.	No. of Employees	Salaries and Wages.	Employees' average salary and wage for yr. 1910.
			\$	\$
54	Coffins and caskets.....	700	336,250	480
55	Coke.....	419	297,213	709
56	Combs.....	175	64,432	368
57	Condensed milk.....	366	170,364	465
58	Confectioners' supplies.....	88	51,488	585
59	Cooperage.....	1,704	643,399	377
60	Cordage, rope, and twine.....	1,055	420,059	398
61	Corks.....	214	103,041	481
62	Corsets and supplies.....	1,138	352,322	309
63	Cottons.....	13,041	4,828,527	370
64	Cream separators.....	252	123,866	531
65	Dies and moulds.....	135	71,149	527
66	Drugs.....	1,336	696,899	521
67	Dyeing, cleaning, scouring.....	3,054	1,308,221	428
68	Electrical apparatus and supplies.....	6,345	3,497,089	551
69	Electrical light and power.....	6,039	2,366,848	391
70	Elevators.....	556	345,070	620
71	Evaporated fruits and vegetables.....	1,240	116,715	94
72	Explosives.....	482	263,314	546
73	Fancy goods.....	63	30,400	483
74	Feather goods.....	208	81,502	392
75	Fertilisers.....	127	140,341	1,105
76	Files.....	153	81,504	533
77	Firemen's supplies.....	54	27,376	507
78	Fish preserved.....	18,320	2,165,071	118
79	Flax dressed.....	1,121	168,860	150
80	Flour and gristmill products.....	6,791	3,756,275	553
81	Foods, prepared.....	94	53,437	568
82	Foundry and machine shop products.....	26,835	14,740,095	549
83	Fringes, cords and tassels.....	192	69,271	361
84	Fruit and vegetable canning.....	5,842	915,008	157
85	Furs, dressed.....	271	134,532	496
86	Furnishing goods, men's.....	4,509	1,514,786	336
87	Furniture and upholstered goods.....	8,935	4,044,236	453
88	Gas lighting and heating.....	1,519	948,862	625
89	Gas machines.....	414	212,918	514
90	Glass.....	2,034	999,469	491
91	Glass, stained, cut and ornamental.....	525	272,078	518
92	Gloves and mittens.....	1,651	620,923	376
93	Glue.....	264	134,679	510
94	Graphite.....	104	62,787	604
95	Grindstones and pulpstones.....	176	45,650	259
96	Hairwork.....	297	125,362	422
97	Hardware, carriage and saddlery.....	848	471,260	556
98	Harness and saddlery.....	1,904	1,098,962	577
99	Hats.....	4,639	2,244,170	505
100	Hosiery and knit goods.....	8,364	2,814,667	337
101	Housebuilding.....	4,701	2,454,762	522
102	Incubators.....	93	67,778	729
103	Inks.....	149	112,715	757
104	Interior decorations.....	1,312	756,169	576
105	Iron and steel products.....	11,286	7,147,253	633
106	Jewelry cases.....	78	33,934	435
107	Jewelry and repairs.....	1,647	940,674	511
108	Laces and braids.....	154	51,161	332
109	Ladders.....	39	18,458	473
110	Lasts and pegs.....	154	75,115	488
111	Leather goods.....	1,032	482,822	468
112	Leather, tanned, curried and finished.....	3,799	2,094,677	551
113	Lightning rods.....	22	18,949	861
114	Lime.....	559	257,830	461
115	Linen.....	128	34,200	267
116	Liquors distilled.....	844	588,923	698

STATEMENT taken from Fifth Census of Canada, 1911, (Census of Manufacturers), showing the number of employees, &c.—Continued.

No.	Name and kind of Industry.	No. of Employees	Salaries and Wages.	Employees' average salary and wage for yr. 1910.
			\$	\$
117	Liquors, malt.....	3,062	2,369,441	775
118	Liquors vinous.....	86	54,784	638
119	Lock and gunsmithing.....	289	136,360	472
120	Log products.....	76,424	25,822,283	338
121	Lumber products.....	17,225	9,615,046	558
122	Malt.....	125	74,766	574
123	Mantels and grates.....	104	72,400	696
124	Maple syrup and sugar.....	24	5,753	239
125	Masts and spars.....	22	10,340	470
126	Matches.....	460	93,551	204
127	Mats and rugs.....	88	37,459	426
128	Mattresses and spring beds.....	1,301	746,578	575
129	Metallic roofing and flooring.....	495	323,310	674
130	Mica, cut.....	855	132,762	155
131	Mirrors and plate glass.....	552	307,253	557
132	Miscellaneous.....	43	27,257	634
133	Monuments and tombstones.....	783	430,282	549
134	Musical instruments.....	3,301	1,858,750	563
135	Musical instruments, materials.....	599	333,114	556
136	Oils.....	1,210	732,280	605
137	Optical goods.....	262	151,447	578
138	Paints and varnishes.....	1,198	791,746	661
139	Paper.....	5,615	2,895,717	516
140	Paper patterns.....	151	58,530	388
141	Patent medicines.....	1,059	550,200	520
142	Patterns.....	70	48,864	698
143	Photographic materials.....	330	171,722	520
144	Picture frames.....	566	324,079	572
145	Pipe and boiler covering.....	34	18,600	547
146	Plaster.....	348	180,774	519
147	Plaster and stucco.....	61	47,530	779
148	Plumbers' supplies.....	821	678,355	826
149	Plumbing and tinsmithing.....	5,639	2,894,568	513
150	Printing and bookbinding.....	7,260	4,438,189	611
151	Printing and publishing.....	8,825	5,551,037	629
152	Printers' supplies.....	28	17,968	641
153	Pulleys.....	74	42,659	576
154	Pumps and windmills.....	612	352,933	577
155	Railway supplies.....	157	98,182	625
156	Refrigerators.....	346	168,360	487
157	Rice cleaning and polishing.....	50	37,740	755
158	Roofing and roofing materials.....	815	575,169	706
159	Rubber clothing.....	547	237,459	434
160	Rubber and elastic goods.....	1,315	697,021	530
161	Safes and vaults.....	449	208,674	465
162	Salt.....	76	31,710	417
163	Saws.....	486	311,972	642
164	Scales.....	260	169,097	750
165	Sea grass.....	100	17,940	179
166	Seed cleaning and preparing.....	455	116,349	256
167	Sewing machines.....	769	394,566	515
168	Ships and ship repairs.....	3,630	2,101,450	557
169	Shoddy.....	185	87,919	477
170	Shooks box.....	380	152,204	401
171	Showcases.....	250	189,708	759
172	Signs.....	161	101,847	695
173	Silk and silk goods.....	693	304,483	425
174	Silversmithing.....	679	422,845	624
175	Slaughtering and meat packing.....	3,781	2,496,571	661
176	Slaughtering, not including meat packing.....	433	278,947	642
177	Smelting.....	6,219	4,776,609	785
178	Soap.....	917	478,427	522
179	Sporting goods.....	102	38,197	268

STATEMENT taken from Fifth Census of Canada, 1911, (Census of Manufacturers), showing the number of employees, &c.—*Concluded.*

No.	Name and kind of Industry.	No. of Employees	Salaries and Wages.	Employees' average salary and wage for yr. 1910.
			\$	\$
180	Spray-motors.....	54	18,120	331
181	Stamps and Stencils.....	145	87,295	602
182	Starch.....	567	212,809	375
183	Stationery goods.....	923	398,647	432
184	Stereotyping and electrotyping.....	123	106,128	862
185	Stone, artificial.....	66	47,336	717
186	Stone, cut.....	2,162	1,276,966	590
187	Sugar, refined.....	2,164	1,320,563	610
188	Textiles, dyeing and finishing.....	95	46,697	495
189	Thread.....	456	155,618	341
190	Tobacco, chewing, smoking and snuff.....	2,007	744,071	370
191	Tobacco, cigars and cigarettes.....	7,461	3,512,956	470
192	Typewriter supplies.....	39	27,762	712
193	Umbrellas.....	256	107,178	418
194	Vacuum cleaners.....	35	18,792	537
195	Vinegar and pickles.....	461	216,239	469
196	Wallpaper.....	467	290,511	622
197	Washing compounds.....	95	61,586	648
198	Washing machines and wringers.....	175	92,682	535
199	Wax candles.....	31	15,290	493
200	Whips.....	63	29,390	466
201	Window blinds and shades.....	322	149,135	463
202	Wire.....	1,064	586,940	551
203	Wire fencing.....	496	342,490	690
204	Woodenware.....	383	144,524	377
205	Wood pulp, chemical and mechanical.....	4,141	2,162,290	522
206	Woodworking and turning.....	749	278,408	370
207	Wool carding and fulling.....	167	43,409	259
208	Woolen goods.....	4,512	1,622,695	359
209	Woolen yarns.....	329	124,428	378
210	Wool pulling.....	45	18,938	420
211	All other industries.....	5,875	2,806,076	477

**EXRIBIT 'F.'****BARON DE HIRSCH INSTITUTE, MONTREAL.**

(Copy of Screen submitted by witness Lyon Cohen, which was exhibited at the Child's Welfare Exhibition, at Montreal, on Ocotber 8 to 22, 1912, herein. *See* evidence at page 152.)

- Supports families in time of distress.
- Assists maternity cases.
- Obtains homes for orphaned children.
- Supplies aid to the sick.
- Maintains a dispensary and clinic.
- Protects the helpless widow.
- Affords primary and religious instruction.
- Teaches immigrants English and citizenship.
- Procures employment for recent arrivals.
- Subsidizes immigrants on farms. (Jewish Colonization Association of Paris.)
- Grants free legal advice.
- Provides a library and social rooms for the masses.
- Grants free burial in its cemetery.
- Makes removals from congested districts to outlying suburbs.
- Generally watches over the interests of the Jewish community.

HOUSE OF COMMONS,  
 COMMITTEE ROOM No. 105,  
 TUESDAY, April 8, 1913.

MINUTES OF PROCEEDINGS.

The Select Special Committee on Old Age Pensions met, pursuant to notice, at 11 o'clock, a.m. Present: Mr. Burnham, Chairman, presiding; Mr. Carroll, Mr. Macdonald, and Mr. Verville. In attendance as witnesses: Mr. Murdoch S. Gray, of Westville, weighmaster of the Intercolonial Coal Mining Company, Mr. Thomas Hill, of New Glasgow, heater, of the Nova Scotia Steel Company, Mr. John D. Fraser, of Trenton, helper to heaters of the Nova Scotia Steel Company, Nova Scotia, and Mr. Lyon Cohen, of Montreal, ex-president of Baron de Hirsch Institute and Hebrew Benevolent Society, and treasurer of the Jewish Colonization Association, of Paris. In attendance as Committee Reporters: Messrs. Oliver and Owens.

The Committee proceeded to hear the evidence of Messrs. Gray, Hill, Fraser, and Cohen.

On motion of Mr. Macdonald, seconded by Mr. Verville, the Committee adjourned to meet again on Friday, April 11.

EVIDENCE.

Mr. MURDOCH S. GRAY, called, sworn and examined.

*By Mr. Macdonald:*

Q. What is your position?—A. Weighmaster of the Intercolonial Coal Mining Company.

Q. And your residence?—A. Westville.

Q. County of Pictou, Province of Nova Scotia?—A. Yes.

Q. The Intercolonial Coal Mining Company operates in that town?—A. Yes.

Q. And has been carrying on the business of coal mining for a considerable number of years?—A. Ever since '68.

Q. The town of Westville has between four and five thousand population?—A. About four thousand eight hundred.

Q. Which has grown up as the result of the development of the coal industry in that locality?—A. Yes.

Q. Have you lived in the town of Westville all your life?—A. Yes, all my life.

Q. And you are acquainted with the conditions that obtain among the men that work in the mines?—A. I have a fairly good idea of those conditions.

Q. How many employees are there in that company?—A. Over nine hundred; nine hundred and five, to be accurate.

Q. In the same town there is another mine belonging to the Acadia Coal Company, is there not?—A. Yes.

Q. It has approximately, how many employees?—A. Three hundred and fifty.

Q. The whole of that community is dependent for its livelihood on the operations of the mines?—A. Yes.

Q. There is no other industry to speak of?—A. No, none that employs any number of men.

Q. And is that town typical of the mining towns of Eastern Canada?—A. Yes. I should say so.

Q. You of course know the other towns?—A. Yes.

Q. Could you give us any information in regard to the operations of Relief Societies that are in existence there, in connection with collieries? I understand you have some data in regard to that and would like you to give it to the Committee?—A. The Relief Societies in our town are doing splendid work, but you gentlemen understand pretty well their scope of usefulness, having heard the evidence of other men from mining localities. However, if I am permitted, I wish to say that instead of our societies accumulating large reserve funds, like similar ones in Cape Breton, which reserve funds they can apply to some pension scheme at some future time, we are struggling on from year to year, just managing to keep our heads above water. The Provincial Government are contributing to the fund, and give  $\frac{3}{10}$  of 1 cent on every ton of coal sold. In Cape Breton, where they have machines to mine coal, and where the mines are not so old, and consequently not so deep, the sales are very much larger and they can give double per week what we give in case of accident or sickness.

At the Drummond Relief Society, where I am employed, the men pay into this fund 40 cents per month, and the boys 15 cents per month. When disabled, the men receive \$3 per week for 6 months and \$1 per week thereafter; and the boys receive \$2 per week for 6 months and \$1 per week thereafter.

*By Mr. Carroll:*

Q. For how long does that continue?—A. As long as he is unable to work.

Q. That is a better scheme than we have at Cape Breton.

*By Mr. Macdonald:*

Q. I think it has always been done with us. The man is paid the total disability amount so long as the medical certificate states that he requires it?—A. Yes. At the death of a man the family receive \$50, the widow receives \$7 per month for 1 year, and each child under twelve receives \$2 per month for two years. On the death of a boy, \$25 go to the family, and on the death of a wife, \$40 go to the family.

In connection with the Acadia Society in our town, the moment a man engages in work for the Company, if under sixty years of age, he becomes a member of the fund.

No member can draw more than \$300 from the fund. Men pay 30 cents per month and boys pay 20 cents per month. Men receive \$2.50 per week for 40 weeks.

*By Mr. Macdonald:*

Q. In case of sickness?—A. Yes, or accident. Boys receive \$2 per week for 40 weeks. At the death of a man, the family receives \$50; at the death of a boy, it receives \$40. At the death of a man the widow receives \$8 per month, and \$2 per month for each child under twelve years, for one year.

*By Mr. Carroll:*

Q. That is the Acadia Society. Up to what amount do they pay?—A. Up to \$300. They will not pay more than that.

Q. No matter how long he is sick?—A. They don't get more than \$300.

*By Mr. Macdonald:*

Q. Are you in a position to tell us what the average earnings of a miner is, in your locality, per day?—A. The miners at the Drummond get \$2.65 per day, on an average. That has been so far the last four or five years. Of course, some miners make \$4 or \$5 per day, while other men make only \$1 to \$1.50. As those who are acquainted with mining conditions know, sometimes a man will get into a place that

is not working very well, and where the coal is harder to mine; another man will strike it pretty easy, in a good run of soft coal, and make \$5 per day.

Q. That is the average wage of all men?—A. Of the men at the face of the mine, picking coal.

Q. There are no machines in the mines there?—A. No.

Q. What are loaders paid a day?—A. \$1.60.

Q. That is a fixed wage?—A. Yes.

Q. Do they work every day in the year?—A. A miner cannot work every day in the year, especially in our Pictou county mines, where the mines are very deep and gases and bad air have to be contended with. Those miners cannot work more than 22 to 23 days in the month.

Q. It is physically impossible to work longer?—A. If the men do it, they make themselves older quicker.

*By Mr. Carroll:*

Q. Have you calculated what the average yearly wage of the miner down there is?—A. I have not figured it out, but, calculating from what I have said, a man working 22 days a month at \$2.65 per day, would earn \$698 a year.

*By Mr. Macdonald:*

Q. In regard to loaders the pay is fixed; it is not flexible?—A. Yes, unless a miner is doing very well and desires to encourage the loaders, when he will say: Work hard for me; help me all you can, and I will give you a little bonus. But there is very little of that done.

Q. As far as the company is concerned the net wage is \$1.60?—A. Yes.

Q. I suppose 20 to 22 days work a month applies to the loader as well as the miner?—A. Perhaps the loader will work a day or two more, as he is not right up against the gas like the miner.

Q. Well, then, the labourers?—A. They are making \$1.48.

*By Mr. Verville:*

Q. Do they work about the same time as the loaders?—A. They can work every day. They work on the surface as a rule. There are shiftmen in the mine making \$1.59.

*By Mr. Macdonald:*

Q. That is another class?—A. Yes.

Q. In that town there are not many company houses?—A. Very few now.

Q. In the town of Stellarton alongside there are a great number?—A. Yes, the Acadia Coal Company have built a lot of their own houses.

Q. I want to distinguish between the two conditions. In the mining town of Westville, most of the men there rent or own their own houses. In the town of Stellarton alongside, a larger percentage of men are in miner's houses.—A. When our company started first they built a lot of company houses because the people were coming in and had to be provided for. To-day when everything is almost stationary our men are building up homes for themselves now as citizens of the town.

Q. It is a more fixed community than in some mining places?—A. Yes.

*By Mr. Verville:*

Q. How much rent do they pay a month?—A. In company houses about \$3 to \$4 per month, but only the very poorest kind of people will live in them. They are hardly fit to live in at the present time. People try to get other houses when they can afford it at from \$6 to \$9 per month.

*By Mr. Macdonald:*

Q. What is the experience in the mining community there to-day as to the capacity of a man working in a mine, with the ordinary miner's family and under the usual con-

ditions, to save any money for his old age?—A. It is almost impossible for a miner to save anything. In fact it is just a question of existence with the labourers, owing to the increase in the cost of living.

Q. And as to the loaders and labourers?—A. The miner as a rule has a large family, the average is five down there and some have ten or twelve. It is almost impossible for him to give them the education to enable them to get along in the world.

*By Mr. Verville:*

Q. Do you say that you regard it as impossible for a man, under the conditions existing to-day with the cost of living, to provide anything for old age?—A. That is if he has a family where the average is five. There may be a case where a man has no family and can get along; but in the usual case it is almost impossible for a man to put anything away. A man down there usually belongs to a fraternal organization or two, together with the relief society. That is a protection if they are sick. They will have enough to keep their family. The three dollars per week they get will hardly pay, if they have any sickness in the house, for the medicine and doctor. They belong to other benefit societies, say the Oddfellows, Knights of Pythias, Orangemen, C.M. B.A., and in keeping up these societies they are just looking to the present.

*By Mr. Macdonald:*

Q. I suppose, in addition to keeping up the family in the home, this resorting to benefit societies is a method on the part of the poor man to try and provide for himself against illness or hard times?—A. That is just the point.

Q. Just one question with regard to another matter. What becomes of the widow and family of the party who dies or is killed in the mine after the year expires for which they receive this money from the society? Have they any means of getting along excepting to trust to the cruel world?—A. She would have to go and work for her family, unless she were lucky enough to get another man.

Q. From your experience and knowledge of conditions among the labouring class in this country, which has been your whole life, I understand, what do you say about the necessity and advantage of an old age pension system involving state aid to provide for old men and old women?—A. I believe thoroughly in an old age pension system such as has been outlined to take effect at the age of 65, when a good living man, a good citizen, who has raised a large family, and who perhaps, through no fault of his own—the family have drifted away, perhaps, or died and left him alone—I think the country owes that man a pension.

Q. What about the necessity for it?—A. There certainly is a necessity for it.

Q. Is the situation met by any existing conditions to-day?—A. No, the situation is not met, so far as I can study the thing out.

Q. What do you find is the opinion of the working people in regard to it?—A. In my community, they are thoroughly in favour of it. They are looking to it as the salvation. I think it would encourage morality, because a man who is not a good citizen cannot receive it. That would be the rule, I would say. And the man would look forward and say: Unless I am a good citizen, when I get to the age of sixty-five I will be left to the cruel world; if I am a good citizen the country will look after me. I think that is the point.

*By Mr. Macdonald:*

Q. Do you find from your experience that there are cases of hardship, poverty and immorality due to the neglect that the country pays to old men and old women?—A. Well, yes. I know that in our community there are subscriptions taken up for old people time and time again. Aside from these benefit societies, once a man ceases to be a member of a relief society, his benefits stop, and, of course, something has to be done then. The town provides for the poor when they are in actual want. The town paid \$380 to five persons last year, four females and one male. The town spent \$894 for the poor insane. Of course, you understand, there are really no poorhouses in Pictou, and



it is very hard to get people to take these old persons in the house, if they are not relatives.

*By Mr. Carroll:*

Q. Are you aware that they have to make a very strong case before they get any relief from the town?—A. Yes.

Q. They have to swear they are paupers?—A. Yes.

Q. And many people, really in want, would not like to do that?—A. No, they resent it.

Q. You say the town pays \$894 a year for the poor. That does not by any means relieve the want and distress among the poor of your particular locality?—A. Oh, no.

*By Mr. Verville:*

Q. Is that 30 cents a week, which you spoke of a while ago, optional or obligatory?—A. When a man becomes an employee of these companies, he immediately becomes a member of the society.

Q. Automatically?—A. Yes. There has been only one case where our company (the Drummond) have refused to take a man in, and he was not an ideal citizen. He was just going into the employ of the company to get the benefits of the society.

*By Mr. Macdonald:*

Q. Are most of the people employed in your vicinity English-speaking people?—A. Yes.

Q. The great majority of them are English-speaking and Canadians?—A. Yes.

Q. Some people suggest that the proper way to deal with this problem is by encouraging thrift, and along the lines of saying to the workingman that he should save money and buy a government annuity. What do you say as to the possibility of a workingman doing that?—A. I do not think that can be figured at all with the working classes. I understand there was a commission appointed by the Dominion Government some time ago to investigate the high cost of living, and it was proved that \$400 to \$500 could not maintain a family.

Q. Is it possible for a man, in the class of employment we have been discussing, to buy with the money he has, over and above his necessary expenses, a government annuity?—A. No.

Q. It does not work that way in actual practice?—A. No. It could not.

Q. Do you regard that as a possible solution of the problem?—A. Oh, no. That is no solution for the working classes.

*By Mr. Verville:*

Q. What amount do you suppose a workman, with a wife and three children, should have yearly, as a reasonable figure to live on?—A. At least \$600 per year. I don't see how he can do it with less.

*By Mr. Macdonald:*

Q. Does that assume he owns his home or is paying rent?—A. I would say he would need to own his home. Most of our men do.

*By Mr. Verville:*

Q. Do you think that man, with \$600 a year, could put anything aside for his old age?—A. I do not think so.

*By Mr. Macdonald:*

Q. As a matter of fact, does it work out that way?—A. No.

What possible employment is there for the old miner when he comes to the age where he is no longer able to follow his usual employment? What can he do?—A. The companies are dealing with that in the best way they can. They take them out

of the mine and put them on the screens, at the picking table, or give them an odd job around.

Q. But a man who has been a miner is less fitted than any other man to take any other kind of employment. He is unfitted for other employment?—A. At the age of fifty, as a rule, a miner is pretty well played out. Working underground, and the long hours, are prejudicial to health.

*By Mr. Verville:*

Q. How many hours do they work in your mine?—A. The miners go down from six to six thirty in the morning and start to come out of the mines at three to five o'clock in the afternoon.

*By Mr. Carroll:*

Q. That is the coal cutters?—A. Yes.

Q. And the labourers?—A. From seven in the morning until five.

Q. Ten hours?—A. Yes.

Witness discharged.

Mr. THOMAS HILL called, sworn and examined.

*By Mr. Macdonald:*

Q. What is your occupation?—A. Heater.

Q. You are in the employ of the Nova Scotia Steel Company Works at Trenton, Province of Nova Scotia?—A. Yes.

Q. What is the population of New Glasgow, approximately?—A. About seven thousand.

Q. The town of Trenton is immediately alongside of it, almost a part of it, in fact, and its population is about two thousand, is it not?—A. Yes.

Q. There are a great number of industrial works in those two towns?—A. Yes, a large number in New Glasgow and Trenton.

Q. How many people are employed where you work?—A. One thousand.

Q. The Nova Scotia Steel Company makes all kinds of iron and steel railway material?—A. Yes, and all kinds of small bar iron.

Q. Forgings too?—A. Yes, and shaftings.

Q. Then there is the Brown Machinery Company there. How many men does it employ, approximately?—A. Two hundred.

Q. How many does the McNeil Company employ?—A. About a hundred to a hundred and fifty.

Q. Then there are various other iron and steel industries in that town which employ, I suppose, two or three hundred men?—A. Oh yes, there is the Matheson's Foundry, the Granite Works, the Glass Works, Cummings' and Underwood's, employing possibly a thousand more.

Q. You have lived there all your life and are acquainted with the situation of wage earners in those industries in your community?—A. I am fairly well acquainted; I have been among that class all my life.

Q. You have a benefit society in connection with the Nova Scotia Steel Works?—A. Yes.

Q. But there are no benefit societies in any of the other works that you know of?—A. None that I know of.

Q. The Nova Scotia Steel Company is the only one out of these industries we have mentioned that has any benefit society?—A. The only one.

Q. As a matter of fact, I think it is true in Nova Scotia that the Workmen's Compensation Act does not apply to the mining companies or the other companies which have these benefit societies?—A. No.

Mr. MACDONALD.—This is a feature we have not brought out before. They have excepted those in Nova Scotia where we have benefits, and the workmen do not have the advantage of the Compensation Act.

Mr. CARROLL.—Owing to the fact, of course, that the company contributes.

Mr. VERVILLE.—Just because the company is contributing towards these benefit societies the men do not get the benefit of the Act.

The CHAIRMAN.—That is a very curious way.

Mr. VERVILLE.—That is a great law!

*By Mr. Macdonald:*

Q. It is a bad thing for the lawyers. Well, now, Mr. Hill, outside of the benefit society, is there any method in your company by which anything is done for the assistance of men and women over sixty-five years of age who have come from the labouring classes?—A. Only through the different societies that there are in the town, and the churches, and then as a last resort, the poor aid.

Q. It is a typical collection of Canadian people there?—A. Pretty much all Canadians.

Q. Thrifty and industrious people?—A. Very thrifty.

Q. And industrious?—A. Largely sober, thrifty people.

Q. As a matter of results, are there any numerous cases of old men and old women who have worked faithfully all their lives and have reached the time of life when they have no way of getting along comfortably?—A. There are not very many of such cases.

Q. Of actual need; but there are people who get old whose incomes require to be supplemented in some way in order to enable them to get along properly?—A. There are a good many of that class.

Q. To-day those people are kept going by philanthropy of the churches and of the people generally, and if they happen to belong to a benefit society that supplements their income a little —A. Yes.

*By Mr. Verville:*

Q. What are the wages received there?—A. Common labour is \$1.65 a day.

Q. In the mills the wages are higher, I suppose?—A. The least paid millman and the highest paid millmen ranges from \$2.40 up to \$8.

Q. I do not suppose there are a great many getting \$8?—A. Not so very many.

*By Mr. Macdonald:*

Q. Those are special men, are they?—A. Very special.

*By Mr. Verville:*

Q. What is the average number of working days in the year?—A. Last year the mills worked 270 days.

Q. Are the men hard at work every day, or do they lose time through the circumstances of the work? Take your branch for instance, as a heater; do you lose any time according to the work you have to do?—A. Well, there are different times when we run short of stock, or coal, and different things like that.

*By Mr. Macdonald:*

Q. And holidays?—A. It causes us to lay off work. As an instance of what I mean, we met with a shortage of stock this week, and the mill I work with is idle all this week.

*By Mr. Carroll:*

Q. Do they lose any time due to the hardness of the work; do they have to lay off for a time to recuperate?—A. Very often; if several very hot days come one after the other, on the third or fourth day a man is not fit to work. He has to lay off to recuperate some.

*By Mr. Macdonald:*

Q. The labourers, you say, get \$1.65. Of course, when the mill stops the labourer stops?—A. No, not largely; most of the labourers can get work every day whether the mills work or not—that is the men who work for \$1.65.

Q. The labourers on the basis of three hundred days a year would earn \$495?—  
A. Yes.

*By Mr. Verville:*

Q. How would that \$495 compare with the actual cost of living in your part of the country?—A. From my own point of view I cannot understand how he can make ends meet and be honest with the world.

Q. Do they all pay rent, or own their own houses?—A. Largely they own their own houses; but, of course, there is a shifting population now, more so than we have had in late years; and these people, of course, live in rented houses.

Q. Those men who own their own houses, would they not have to submit sometimes to hardship to keep their position, because they cannot work at anything else? They have to stay there, I suppose?—A. Well, we people there never stop to consider that we cannot work at anything else, because I really do not know a man in Pictou county—never heard tell of one—that could not work at anything at all. He can mend his own boots, cut his boy's hair, shave himself, and build a house, let it be brick, stone or wood. He will finish it himself; do his own gardening and everything else.

*By Mr. Macdonald:*

Q. He is a jack of all trades?—A. A Pictou man, properly speaking, is a jack of all trades.

*By Mr. Verville:*

Q. What is the average rent?—A. The average rent is \$10 a month and these are very poor and shabby houses.

Q. Do those that receive \$1.65 a day have to pay \$10?—A. Very often, \$8 to \$10 per month, and if they get a cheaper house it is very undesirable for any person to live in.

Q. So that they have to pay over \$100 a year for rent. There is not much left. He goes behind.

*By Mr. Macdonald:*

Q. He inevitably goes behind?—A. He must.

Q. He cannot save anything and keep his family?—A. These people on an average will have three or four of a family.

*By Mr. Verville:*

Q. With those wages can a man look after his children and parents?—A. Very often, I think they do; I have found that so myself.

*By Mr. Macdonald:*

Q. Is it possible for a man employed under those conditions to buy a government annuity or to lay money aside for his old age?—A. No, it is impossible.

*By Mr. Carroll:*

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Q. Neither would they be in a position to contribute to an old age pension scheme?—A. They could not do it.

*By Mr. Macdonald:*

Q. What is the condition of those men, when they get too old for work? Are they destitute and a prey to hardships?—A. When they get unfit for work in the steel

works, the very moment he gives up his job he is through with the relief fund. There is nothing left at all for him except the charity of the community.

Q. And in those other industries where there is a relief fund, there is no intervention at all?—A. None at all.

Q. As an intelligent workman, what is your idea as to the necessity for an old age pension system, to provide for this class of people?—A. I certainly consider it to be a necessity. I further think it would have a natural tendency to make better citizens of our people. There are, as I said before, a large number of our people to-day, living in undesirable houses, cramped up for room. The children of those families are naturally bound to drift from one stage to a worse one, and eventually become undesirable citizens. I believe if there was something in the nature of an old age pension scheme, it would have a tendency to better the condition of the families and the children. They would look forward to the future with a greater feeling of security.

Q. Some people say that an old age pension system would make the recipients thriftless. What do you think about that?—A. I do not think that it would make them thriftless in any way. I believe that any man who is trying to raise a family, even if it is only one child and his wife, has got to exercise considerable thrift with the wages he gets, if he is to keep himself honest before the world.

Q. To get along at all he has to display thrift?—A. That is right.

Q. Don't you think it would encourage a feeling of hopefulness among the labourers of the country, if they felt that when they got old and their children had perhaps left them, they would be able to live comfortably and be free from pauperism?—A. I think it would be a great encouragement to them.

Q. What is the solution of the problem of the workman on salary, who, in his old age, is unable to work and is faced with sickness or death, and whose children have gone away as they grew up?—A. There is only one possible solution. If he has to pay bills to one man, the other man has to wait. If any of his family are taken sick, he has to pay the doctor as best he can and deny himself clothes and the other necessaries of life, in order to keep square with the doctor. In the steel works, we pay a fee to the doctors monthly, and that makes it considerably cheaper.

*By Mr. Verville:*

Q. If he has to meet obligations, he is cut off from the necessaries of life, to a certain extent?—A. Yes, in the matter of clothing, foodstuffs, and the home generally.

*By Mr. Carroll:*

Q. Do the employees of other companies around Glasgow and Trenton enjoy the benefit of paying a monthly fee to a doctor?—A. Oh, yes.

Q. But they have no relief fund?—A. No.

Q. Is their salary about the same?—A. Yes.

Q. So they are in a worse position than the men with whom you work?—A. I consider so.

*By Mr. Macdonald:*

Q. What is the nationality of the employees, speaking generally, in your manufacturing centre?—A. They are mostly of Scotch descent, and nearly all pure Canadians.

*By Mr. Carroll:*

Q. No Irish?—A. No. I don't think there is more than one Irishman in the whole plant.

*By Mr. Macdonald:*

Q. There has been a discussion as to the type of people who would benefit from an old age pension scheme. Some people say foreigners would come in and be a charge on the country, but you have no such problem?—A. None as yet.

*By Mr. Carroll:*

Q. And yours is one of the big manufacturing industries of Nova Scotia?—A. Yes.

*By Mr. Macdonald:*

Q. It is one of the biggest collections of industries. What would you say would be the advantage of an old age pension system to a labourer?—A. The chief advantage would be the satisfaction he would have in looking forward to the day when he would have a small amount of money coming in to him. That would be an immense comfort to him, if he could feel that when he had passed the age where he could put anything by for himself the government would contribute to his support. Of course, a man is always looking ahead for something better. I think if it were not for that fact a great many of us would be bughouse.

Q. I suppose the hardships occasioned by the problem of living on small incomes necessarily lower the self-respect of the labouring classes of the country. It tends to degrade them and makes them lose whatever ambition they have?—A. Yes.

Q. And an old age pension would tend to preserve that feeling of self-respect and aspiration for the future?—A. That is it exactly; that is just how I feel in connection with the matter.

Q. Of course, cases have come under your own notice where a man and woman have grown old. They are very worthy people and their children, as they grew up, have gone and made homes of their own and left the old couple to themselves?—A. I do not know of a particular case.

Q. I am not speaking of one particular case, but of cases where the old people are really lacking the comforts of life?—A. There are, undoubtedly, many cases of people lacking the comforts of life.

Q. I am speaking of the classes whom the churches look after?—A. At the present time there is quite a number around New Glasgow that the churches and societies look after.

*By Mr. Verville:*

Q. Do you think it fair that the churches or societies should look after those people?—A. It would be better for the state to do so because it is those of us who are able to go to church and donate towards their expenses who are really paying these persons in the long run. In a case where a man gets more wages in connection with those jobs, he is always expected to pay more towards churches and everything else.

Q. Your idea would be that if a man has sacrificed fifty years of his life for society he should not have to beg, but simply go and collect his dues whenever they are coming to him?—A. That is my idea, the dues that rightfully belong to him.

Witness discharged.

Mr. JOHN D. FRASER, called, sworn and examined

*By Mr. Macdonald:*

Q. What is your full name?—A. John D. Fraser.

Q. Where do you reside?—A. In Trenton, N.S.

Q. That is a town spoken of by Mr. Hill, where the works of the Nova Scotia Steel Company and some other industries are?—A. Yes, sir.

Q. What work do you do?—A. I am helping a heater, at present.

Q. In the steel works?—A. Yes.

Q. Can you give us some information in regard to the operations of the benefit society in the Nova Scotia Steel Works?—A. Yes, sir. The fund is voluntarily contributed by the men. There are three rates.

Q. I understand this society is carried on for the benefit of the employees of that company. The men contribute so much every month from their pay. How much?—A. 40 cents, 25 cents or 15 cents.

Q. How do they vary?—A. The 40 cent rate gets \$5.70 a week.

.. Q. For how many weeks?—A. For the first thirteen weeks; if still unable to work, then one-half of \$5.70 for the next thirteen weeks.

Q. That is \$2.85?—A. Then for the next thirteen weeks he only gets a quarter so long as he is not able to work.

Q. That is the final payment?—A. Yes.

Q. He gets \$1.43 a week?—A. Yes.

Q. Well, take the man who pays 25 cents or 15 cents?—A. The 15 cent rate is the boys' rate.

Q. We will eliminate that for the moment. What is the indemnity at the 25 cent rate?—A. \$3.60 per week.

Q. Is it reduced in the same proportion?—A. In the same proportion as the 40 cent rate.

Q. Both the company and the men contribute to this?—A. The company contributes dollar for dollar with the men.

Q. Then there is also a death payment?—A. Yes, a death payment connected with it.

Q. When a man dies in the employ of the company his family gets an allowance which varies in accordance with the amount of his contribution. How much is it?—A. The high rate is \$160. The 25 cent rate is \$100, and the boys' rate is \$60.

Q. Then there is also a system of insurance?—A. That system of insurance is collected from every man, 20 cents for every death.

Q. That is, in addition to the regular monthly payments, there is an assessment from every man of 20 cents if a death occurs?—A. Yes.

Q. That goes in to supplement the death payment?—A. Yes.

Q. Now, there is no subsequent provision for the widow or the family other than this payment?—A. No, nothing for the widow.

Q. Nothing for a widow other than this death payment and the insurance payment?—A. Oh, yes, she gets so much a week.

Q. For how long?—A. There is no limit.

Q. I see here in the last annual statement of the Relief Fund that there was only \$332 paid to widows and orphans for the whole year 1912, so that the payment is not very large?—A. No, it will gradually increase. That was only added last year.

Q. That has only been introduced lately?—A. The chances are it may be changed again.

Q. There is no provision, however, in this society for old men of sixty-five or over who become incapacitated for work?—A. None whatever.

Q. And in regard to other employees in your vicinity outside of the Nova Scotia Steel Works, who are a very large number, there is no such thing as a benefit society or anything of that kind?—No, there is no other benefit society in any of the works.

Q. The company, sometimes, out of consideration for an old man, keeps him at some light work rather than turn him adrift?—A. Yes, our company is very good to their old men. They try to make places for them so long as they can do anything.

Q. How many old men out of the nine hundred employees are there over sixty?—A. We have about one hundred.

*By Mr. Verville:*

Q. You say the company is very good in not laying off their old men. But are they not obliged to keep them?—A. Some companies discharge their old men; but our company does not.

Q. I see here in the constitution of the Relief Fund that you have two men appointed by the company, one appointed by the Government of Nova Scotia and two annually elected by the members to act as a board of directors. Will you tell me what

the man appointed by the Government has to do?—A. They are commissioners who have to invest the funds of the society at a higher rate of interest.

Q. He has nothing else to do besides that?—A. We only keep about one thousand dollars on hand; all the rest is invested at a higher rate of interest.

Q. In your constitution it is stated that no man can do any work while drawing indemnity?—A. Oh, no.

Q. Would he not be permitted to earn a few dollars?—A. Well, it is left to the discretion of the trustees; but, as a rule, they do not want a man to work while he is on benefits.

*By Mr. Macdonald:*

Q. He must have a doctor's certificate?—A. Oh yes.

Q. Well now, you know there are about a hundred old men over sixty in the steel works alone?—A. Yes.

Q. Some of these men are vigorous and able to work?—A. Yes.

Q. Other men are simply kept on by the company at nominal employment?—A. Yes.

Q. And outside of what they get from the company they have no means of existence?—A. No.

Q. Are these old men, as a rule, people who have worked well and have been thrifty?—A. Yes. They are a good class of men.

Q. And most of these older men do not belong to the benefit societies to the same extent younger men do? I do not mean the benefit society of a company, but the different orders of organizations to which the young men belong?—A. No. The old men don't belong to these orders, as a rule.

Q. The men of the last generation have not joined these benefit societies to the same extent as the younger men?—A. No.

Q. Consequently, the man of fifty and upwards, being too old to join these organizations, will be up against the problem in his old age, will he not?—A. Yes.

Q. Have you thought about the question as to what should be done in the way of providing some means of providing for these old people in their declining years and guaranteeing them freedom from care?—A. I consider that something should be done by the country. They have contributed to the wealth of the nation and have been good citizens, and it is only right that the State should do something for them when they become old.

*By Mr. Verville:*

Q. Is that the general sentiment in your part of the country?—A. I believe it is. I have spoken to a great number of workmen, and they all feel that way.

*By Mr. Macdonald:*

Q. Last year, I find that there was paid for death and insurance benefits, in that company alone, \$2,051, according to your statement here, and \$330 for the support of widows and orphans. That represents, I suppose, the annual payments among the one thousand men the company employs?—A. That is about the average.

Q. What would you say as to the capacity of the average labouring man in this country, with an income of \$500, to \$600 a year, after keeping his family in a fair degree of comfort, what would you say as to his capacity to save money?—A. It is impossible for the average labouring man to save money. I do not know how they live, let alone saving money, that is, judging by my own experience.

Q. Your net income is about \$900?—A. Yes.

Q. You are, of course, a specialist to a certain extent, in your particular line?—A. Yes.

Q. You find it takes all that money for you and your family to live decently?—A. Yes. I have been able to own my own home. I have only a family of two.



*By Mr. Verville:*

Q. You have not been able to lay up a big bank account?—A. No.

*By Mr. Macdonald:*

Q. You could not afford to buy a government annuity?—A. No.

Q. And the man who has \$300 to \$400 a year less is, of course, so much less capable of doing it?—A. I never can understand how they get along, and our company is better than some other industries.

Mr. VERVILLE.—It is a problem. It takes a clever mathematician to solve it.

*By Mr. Macdonald:*

Q. Of course, conditions are easier in a smaller industrial community like yours than in the large cities?—A. Well, the cost of living is very high in our community. There is a boom on now, which is raising the cost of living.

*By Mr. Verville:*

Q. Is there a boom in wages too?—A. No. Wages don't boom.

*By Mr. Macdonald:*

Q. It is a real estate boom. Is there any remedy you can suggest, other than old age pension scheme, for looking after the old people, in their declining years?—A. No.

Q. Is this benefit society business satisfactory?—A. No, I do not think so.

*By Mr. Carroll:*

Q. There are very few of these societies calculated to relieve a man in his old age. Take the steel company, for instance. When a man is unable to work longer, he drops out of the society and forfeits its benefits?—A. Quite so.

*By Mr. Macdonald:*

Q. When a man reaches the stage where he is dependent upon a benefit society or some other social organization to which he belongs, he is regarded, in some cases, as being a pauper. That is a very humiliating position.—A. It has a tendency to shorten an old man's life.

Mr. VERVILLE.—When the steel is worn out of him, he is thrown on the scrap heap.

Mr. FRASER.—An ironworker ages very quickly.

*By Mr. Macdonald:*

Q. You might tell us, apropos of that point, what has been your experience in regard to a man's capacity for work in his old age.—A. They age very quickly. Ironworkers are subject to rheumatism; and the extremes of heat and cold in our climate, the arduous nature of the work, all tend to make a man age quickly.

Q. Something like it is in mines, a man works out before he is old?—A. Yes.

Witness discharged.

Mr. THOMAS HILL recalled.

*By Mr. Carroll:*

Q. What did you say the population of New Glasgow was?—A. About 7,000.

Q. What was the poor relief paid by the town of New Glasgow for the year ending December 31, 1912?—A. The full amount paid?

Q. Yes.—A. In round numbers, somewhere about \$3,000.

Q. And it is paid to people who have to make an affidavit that they are actual paupers?—A. That is paid to several places, first, \$1,200 to the Halifax Insane Institution at Dartmouth; \$1,000 paid to the county institution in Riverton; \$500 to the transients in town. Sometimes assistance is given to people who only come into the town—

*By Mr. Macdonald:*

Q. That is only a small amount. The amount you mention was paid to permanent paupers.—A. Then, they pay the Aberdeen hospital \$500 a year.

Q. Does that come in the poor fund?—A. No, it is supplementary. They pay the hospital \$500 a year. Of course, it is voted in council every year. That has been going on for some time.

Witness discharged.

Mr. LYON COHEN called, sworn and examined.

*By the Chairman:*

Q. What is your position in Montreal, Mr. Cohen?—A. I am a merchant.

Q. You are connected, I believe, with the Baron de Hirsch Institute?—A. I have been connected for a great many years with the institute, I was president of it for four years until last November.

Q. Are you thoroughly well acquainted with conditions of life in Montreal, especially among the submerged tenth?—A. I think I understand the conditions among the Jewish people in particular.

Q. You understand that an old age pension system means state aid to the aged deserving poor without contribution on their part. Would you be good enough to give your opinion of the necessity or otherwise of such a measure?—A. Well, I may say at the outset that I am thoroughly in agreement with the idea of providing some minimum of comfort for all classes when they get to the position that they cannot help themselves.

Q. That is provided that they have got there through no fault of their own?—A. Well, the question of faults of their own is a very debatable subject, and, to my mind, that should not militate against a man except it is intentional criminality.

Q. We must have a line of demarcation. Would you give us your reasons for thinking so?—A. I believe that our economic system is largely responsible for the inequality of position. It appears to me that that system emphasizes the opportunities of the rich while it puts hindrances in the paths of the poor.

Q. In what way?—A. If a man happens to be lucky by stumbling over a rock at Cobalt, he, through no fault of his own, becomes the possessor of great wealth. In my opinion, that wealth belongs to the country. I am a believer that the natural resources should belong to the people of the country.

Q. To all the people?—A. To all the people.

Q. In addition to that you believe that it should be in some way handed out to the people?—A. Naturally, if it comes into the coffers of the people it will be handed down. I will go further and say that the inequality of ability possessed by the people makes it necessary that there are a certain number that will always lag behind. Now it is my opinion that, in our humanitarian age, with our ideas of the fitness of things, those people should be helped along, and therefore I would take from the superfluities of the rich and I would give it to the support of the poor. I would be a bit drastic in that way; I would tax their luxuries to provide for the necessities.

Mr. VERVILLE.—They are doing that in the United States now.

Mr. CARROLL.—That is President Wilson's scheme.

The WITNESS.—If the natural resources of a country were utilized for the benefit of the masses instead of the few whom fortune favoured, there would be all kinds of provision for all kinds of assistance to those people whom we call the submerged tenth.

*By the Chairman:*

Q. You think it is a mistake for the representatives of the people to sell a portion of the domain to a few?—A. I certainly do.

Q. These portions of the domain should be retained for the benefit of all?—A. Of all.

Q. That being the case, do you think that that would remedy such evils as you have indicated?—A. Well, since it is proverbial that the poor will always be with us, and since we regard human life as precious, some provision must be made for that class. Now, legislation should work out towards the end that that class, who through no fault of their own, either through mental or physical inability, find themselves in that position, should have a minimum of subsistence.

Q. That is to say, that, notwithstanding the fact of their own inability, nature requires as much of them?—A. Their stomachs at least require as much.

Q. Nature not having provided them properly, it is our duty to provide?—A. Just so.

*By Mr. Carroll:*

Q. With such a system as you refer to, taxing the luxuries of the rich to give necessities to the poor, would that make towards an old aged pension scheme?—A. It is a step in that direction.

*By the Chairman:*

Q. Apart from taxing the luxuries of the rich, it seems to me that if the rich do not choose to have any luxuries, the poor would still have to go without the comforts. That is not what you mean. You mean the material that is in possession of the nation should be used for the benefit of the poor.—A. Of course, that is one view of it. The natural resources could be used for that, but I meant the superfluities of the rich. There will always be a certain number who will get ahead, and they will have incomes, through social and economic conditions, which are beyond their needs. Therefore, I would arrange, if I had the power, to provide that there should be a maximum of wealth and a minimum of poverty, and that the overflow of the maximum should support the minimum.

Mr. VERVILLE.—I second that.

*By the Chairman:*

Q. You might have some difficulty in doing that. However, you are convinced that the natural resources, especially in a young country like Canada, could be made to supply the deficiencies in the case of the poor?—A. I believe it could be worked out in that way.

Q. One way of doing that would be by giving an old age pension to the aged deserving poor?—A. I would go further than 'aged deserving poor,' I would say deserving incapables (through no fault of their own) of any age.

Q. Of course you know we provide for the mentally deficient in other ways?—A. We do. We have our insane asylums and hospitals for people who have got beyond the reach of assistance. But when it comes to giving assistance to the man who is on the downward path, there is no provision at all.

Q. Those are not the mentally deficient?—A. No. I say that the mentally and physically deficient are better taken care of when past redemption than the man who, if a little help were extended to him when needed, could be got back on the proper course.

Q. Is a person who is mentally and physically incapable attended to now?—A. There are no people dying on the streets.

Q. Do the public coffers provide for them in any way?—A. In the province of Quebec there is a certain aid given to the asylums.

Q. What I am driving at is that the state already recognizes its duty in that particular?—A. To some extent.

Q. But this old age pension that we are discussing is not intended for that class. It is something altogether new, and I think it would be just as well for us to consider what is not being done, rather than what is being done. With regard to this new plan for assisting the people who are on the borderland of starvation, I understood you to say that in your opinion it is most necessary that they should be helped and prevented from sinking in their old age into a condition we should be very sorry to see?—A. Do [you want to know what is being done to-day for that class of people?

Q. Yes?—A. In the community where I work, there is not a very large number of that class. In the city of Montreal, the Baron de Hirsch Institute, which practically covers the general grounds of charity among the Jewish people, helps the aged, the crippled and the widowed, by weekly stipends. There are also little auxiliary societies. I have in mind the Hebrew Sheltering Orphanage. I made inquiries as to the number they have under their care. At the present time they have four men and three women; eighteen boys and six girls. Those are the only people of the Jewish community that are looked after in Montreal, in institutions. Besides this, there is expended annually, by the Institute, \$25,000. A large portion of that sum goes to assist families whose head is smitten with tuberculosis. If it were the function of this Committee to receive views on that subject, I should say that I believe it to be the duty of the State to subsidize or entirely maintain tuberculosis institutions.

Mr. CARROLL.—Hear, hear.

Mr. COHEN.—And I think the sooner, the better.

*By the Chairman:*

Q. I think the State already recognizes the principle of assisting such institutions, but this other principle, the principle of assisting people in their own homes, has yet to be impressed upon the representatives of the people.

*By Mr. Verville:*

Q. In your opinion, would it be better to assist widows and orphans in their own homes, rather than in institutions?—A. I am strongly in favour of any system that will keep the family together. I do not believe in the mechanically made institution child. If anything can be done to assist the mother in keeping her children under her own care, and if she can be given the opportunity of sending them to school, and generally have supervision over them, it is very essential that it should be done.

Q. From your knowledge of the city of Montreal, do you suppose that a workman in a large city like that, under present economic conditions, is able to put anything aside for old age?—A. I have here a memorandum bearing on that point. I may say that I have taken some part in the Child's Welfare Exhibition which took place in Montreal last October, the general object of which was to give the public a general understanding of the conditions of poverty, with a view to their betterment. Among other matters that we worked out was 'a family budget,' showing just how far \$10 a week would go. It is made up as follows: Rent, \$9 per month, \$108 a year; food, 25 cents per meal, or 5 cents per meal per person (that is, estimating 5 persons in a family), \$273 a year; 4 tons of coal, at \$7.50, \$30.

Q. Where can you buy coal for that? Not this year.—A. Not this year. Light and cooking, \$2.00 per month, \$24.00 per year; water tax, \$6.00; clothing for five persons, the year round, winter and summer, \$75.00—not extravagant.

Q. No, I guess not; you cannot do it.—A. Car fare, eight cents a day, three hundred days—this includes family trips to the mountain and the sea side, \$24.00; and extras are left of \$10.00 a year. The total is \$550.

Q. In these figures you have nothing for dishes, breakages, linen, etc.?—A. More than that, we have no allowance for sickness, and time lost, for recreation, for church, for house furnishings, or for any savings. You can see therefore—I have been reading some of the evidence given by people before this Committee who thought that a workman could contribute something towards an old age pension system—that they could not.

Q. Do you think that the figure of \$742.00, given in the House last year as the minimum annual income of a family, is really sufficient to put anything aside?—A. Well, there is quite a margin between \$700 and \$550, but you can see how far \$550 goes.

Q. You say that budget estimates \$75 per annum for clothing for five persons. But according to your knowledge and experience it is impossible for any person in a city especially, to put anything aside?—A. Not on that amount of money.

Q. And there is the rise in the prices of provisions?—A. The rise in the cost of provisions at the present time is probably from thirty to forty per cent over what it was three years ago. I agree with the former speaker that I cannot make out how these people keep body and soul together, and in my opinion therefore it is quite impossible for them to contribute anything towards a system of this kind.

Q. What is the average wages in Montreal for labour and mechanics approximately, yearly?—A. Well, it depends upon the industries. The wages vary very largely.

Q. I would ask you now, for instance, in the industry in which many of your nationality are occupied, the clothing industry?—A. I believe that people are paid a better wage in the clothing industry than in any other industry of nonskilled labor.

Q. You believe that?—A. We pay an average of \$12.00 a week for an ordinary operator; the average cutter in a clothing factory gets \$18.00; the girls earn from \$5.00 to \$10.00 or \$11.00 a week.

Q. At \$12.00 the annual income would be \$600.00 a year?—A. And I believe that is more than the average paid. I employ about four hundred people who get about that average wage.

Q. Still, even at that wage they could not put anything aside?—A. They must be very thrifty indeed. I may say—and I am not saying this for the purpose of boosting our people—they are immune from one of the conditions which most other classes are subject to, and that is drunkenness. There is no doubt at all that the labourer to a large extent spends money on drink. Our people do not. I do not know whether it is due to any innate or inherent quality; but it is a fact. I have had experience in my own business, where two men, one a Jew and the other a non-Jew, working side by side, where the one would save money out of \$1.50 a day as a coal carter, and would be able to import his family over from the old country and set up a home, give his children an education and eventually get better things; where his neighbor getting exactly the same wage will spend just his savings around the corner in a saloon.

Q. According to the condition you have just mentioned?—A. These are the conditions generally. I am just talking now about the improvidence of certain people as regards drink.

Q. But do you not think that there are some cases where the very small salary received drives a certain number to drink? I do not mean to say that it should drive them to do that, but it does to some extent.—A. I do. It has some effect in discouraging them. When they see they cannot save anything they do not save anything; they become neglectful.

Q. That is to say, they want to enjoy themselves, and they think that is the only way?—A. Probably drown their troubles.

*By the Chairman:*

Q. After that man got his family out how did he get on?—A. Oh, his condition probably improved; he went at something better.

Q. You have brought up the question that a man out of \$1.50 a day may save and educate his family?—A. That is some years ago. I have given an example of improvidence through drink.

Q. That was before the rise in prices; that alters the whole thing

*By Mr. Verville:*

Q. At \$1.50 a day, the annual income would be \$450 a year. Fifty weeks is all you could count, but of course the conditions several years ago are not equal to the conditions to-day?—A. No.

Q. It is possible, according to the figures you have quoted, to rent a house for \$9 a month, but is it not a fact that in large cities very few houses can be rented at that rate?—A. There is no doubt within the past three years, in the city of Montreal, rentals have increased twenty per cent.

*By the Chairman:*

Q. Is it true or not that, owing to the conditions of the poorer classes, they frequently get into the police court and under criminal conditions, which have to be relieved by punishment and incarceration in jail? Do you think the criminal classes are in any way recruited from those conditions?—A. There is no doubt at all in my mind, of the fact that the sordid home life of the poor man drives him and his family to all kinds of desperation. In Montreal we have children of this class coming before the Juvenile Court daily. With no home amusements and no home attractions, they wander in the streets, without any supervision and get into all kinds of trouble. This brings me to the question of compulsory education, which we sadly lack in our city. There is no supervision by the State, of education in Montreal.

*By Mr. Macdonald:*

Q. Have you thought of any remedy, so far as Canada is concerned, other than an old age pension, for these conditions which admittedly exist in every country?—A. I should say that an old age pension was the beginning of assistance towards the submerged, and it should work out as far as the funds of the State will permit, and as far as the luxuries of the rich can be taxed to provide the funds.

Q. As president of your Society, you have to deal with these problems to a greater extent than the ordinary man. Have you ever thought of any remedy other than an old age pension?—A. I believe in state aided charities. I am led to that belief in my going about and collecting funds for the institutions. For instance, I figured that the income of our community would be a certain sum, and that it would require, say, 1 per cent of that income to cover the needs of our charities. We know, from Bradstreets' and other sources, what a man's income is, and I would mentally tax that individual with 1 per cent of his income, and would then say to him, Mr. So and So, I want a hundred dollars a year from you. He would say, You have no right to state the amount. My answer would be, you have appointed me as tax collector but you have not given me the power to impose the tax. So that, I am led to the belief that since I have no taxing power, someone who has that power should collect this 1 per cent from that individual.

*By Mr. Verville:*

Q. In other words, you would favour raising a fund for old age by taxing incomes over a certain amount?—A. Over an ordinary living revenue.

*By Mr. Macdonald:*

Q. That is a question of where to get the money, but the question I was asking you was, assuming that the State had the money to deal with this problem as it has been dealt with elsewhere, is there any method other than an old age pension scheme that you would regard as satisfactory if put in operation?—A. I know of no better

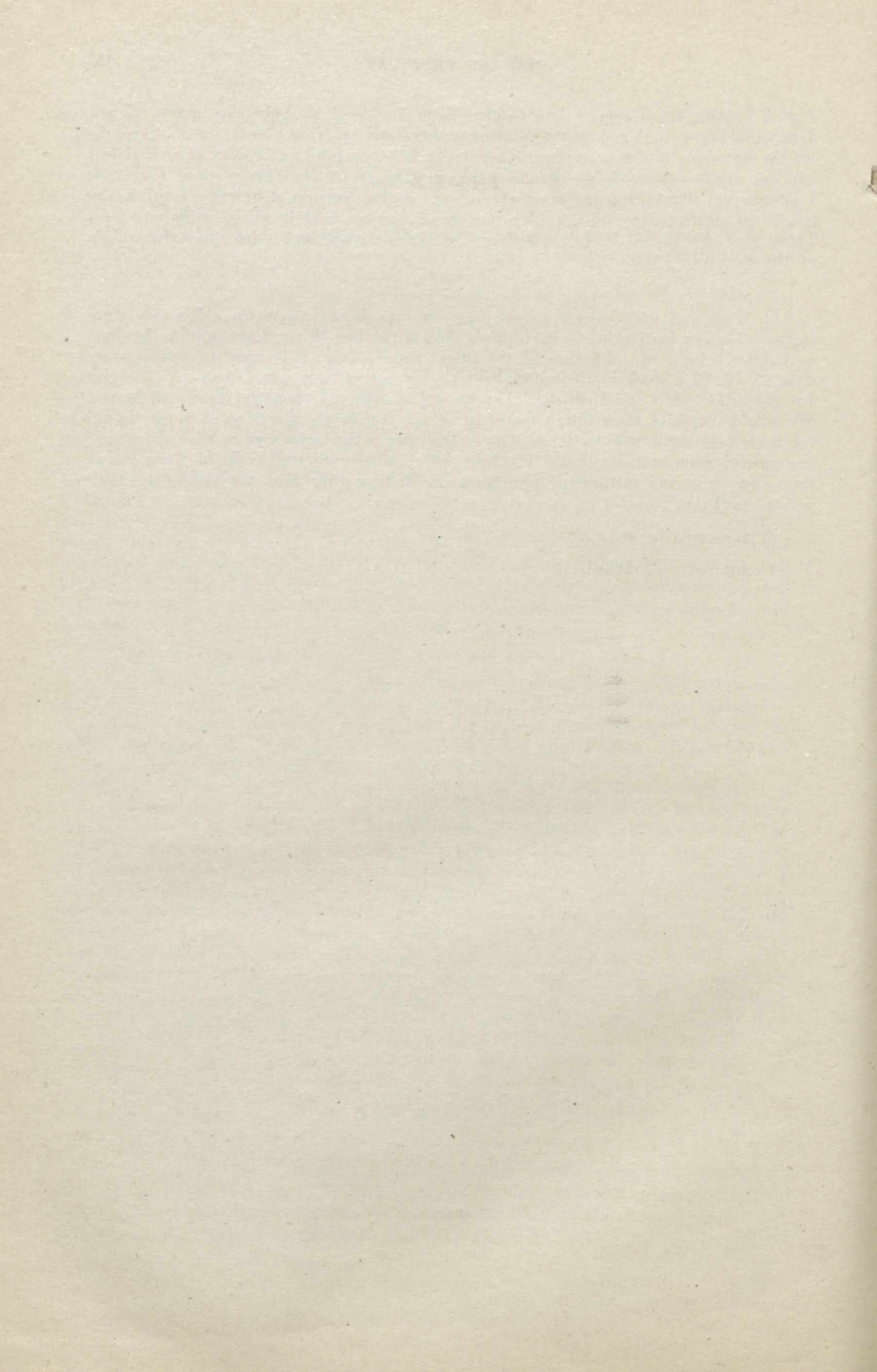
way of helping those people than to give them a stipend in their own homes. I am a great believer in keeping the home together, and whether the State should subscribe the whole amount or should assist the local authorities is a matter of detail and for study. I think we should have, in Canada, a commissioner of charities. I believe we should appoint honorary officers in the various districts. I think the people so appointed would consider it a great honour, and it would work out well. These charities should be supervised by the commissioner and aided from the coffers of the country.

*By Mr. Verville:*

Q. Have you ever known a case, in your experience, where an old couple were separated in an institution?—A. I think that is the last thing that ought to be done to human beings. In the case of the institutes, we have a number of couples getting \$5, \$6, \$7 a week in their own homes. I suppose there are fifteen such couples in connection with our Institute. The money is taken to them in their own homes. We would not have them climb the steps of the institute. We have so much regard for their feelings in the matter that only the officers themselves know that the people are receiving assistance. Some of these old couples were well-to-do in their young days, but from misfortune of one kind or another they find themselves in their present position.

Witness discharged.

Committee adjourned.





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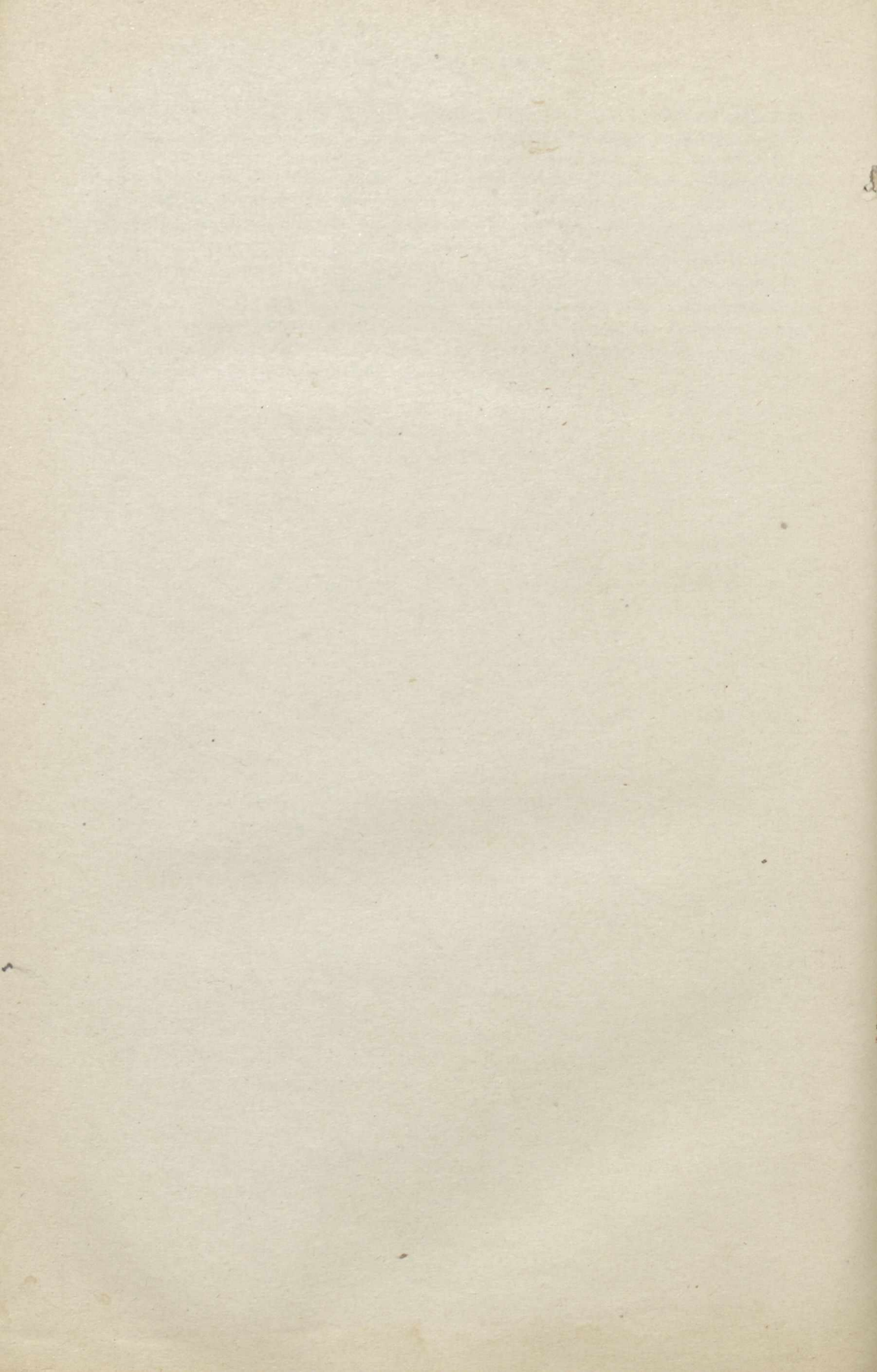
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# MINUTES OF PROCEEDINGS

AND

EVIDENCE TAKEN

BEFORE THE

SELECT SPECIAL COMMITTEE

ON

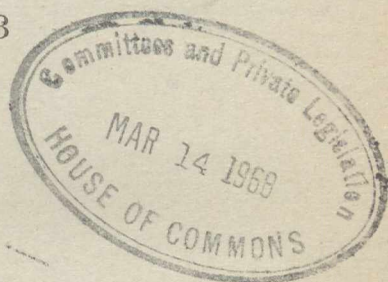
# OLD AGE PENSIONS

(No. 5)

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APRIL 11 AND 15, 1913

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OTTAWA

PRINTED BY C. H. PARMELEE, PRINTER TO THE KING'S MOST  
EXCELLENT MAJESTY

1913

INSTITUTION FOR THE DEAF AND MUTE

REPORT OF THE

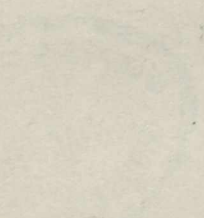
YEAR 1870

FOR THE YEAR ENDING

OLD AGE PENSIONS

NO. 1

NEW YORK



Published by the Institution for the Deaf and Mute, New York.

## THE SELECT COMMITTEE ON OLD AGE PENSIONS.

HOUSE OF COMMONS, COMMITTEE ROOM 105,

FRIDAY, April 11, 1913.

## MINUTES OF PROCEEDINGS

The Select Special Committee on Old Age Pensions met, pursuant to notice, at 11 o'clock, A.M. Present: Mr. Burnham, Chairman, presiding; Messrs. Carroll, Jameson, Macdonald and Verville. In attendance as witnesses: Mr. J. Morgan Shaw, Toronto, Provincial Travelling Agent for the Inspectors' Department of Prisons and Public Charities, and Mr. Fred Bancroft, Toronto, Vice-president of Dominion Trades and Labour Congress. In attendance as spectators: Mr. A. C. Macdonell, M.P., and Messrs. Watters, Cheesman, and Lendon, Labour representatives. In attendance as Committee Reporters: Messrs. Oliver and Owens.

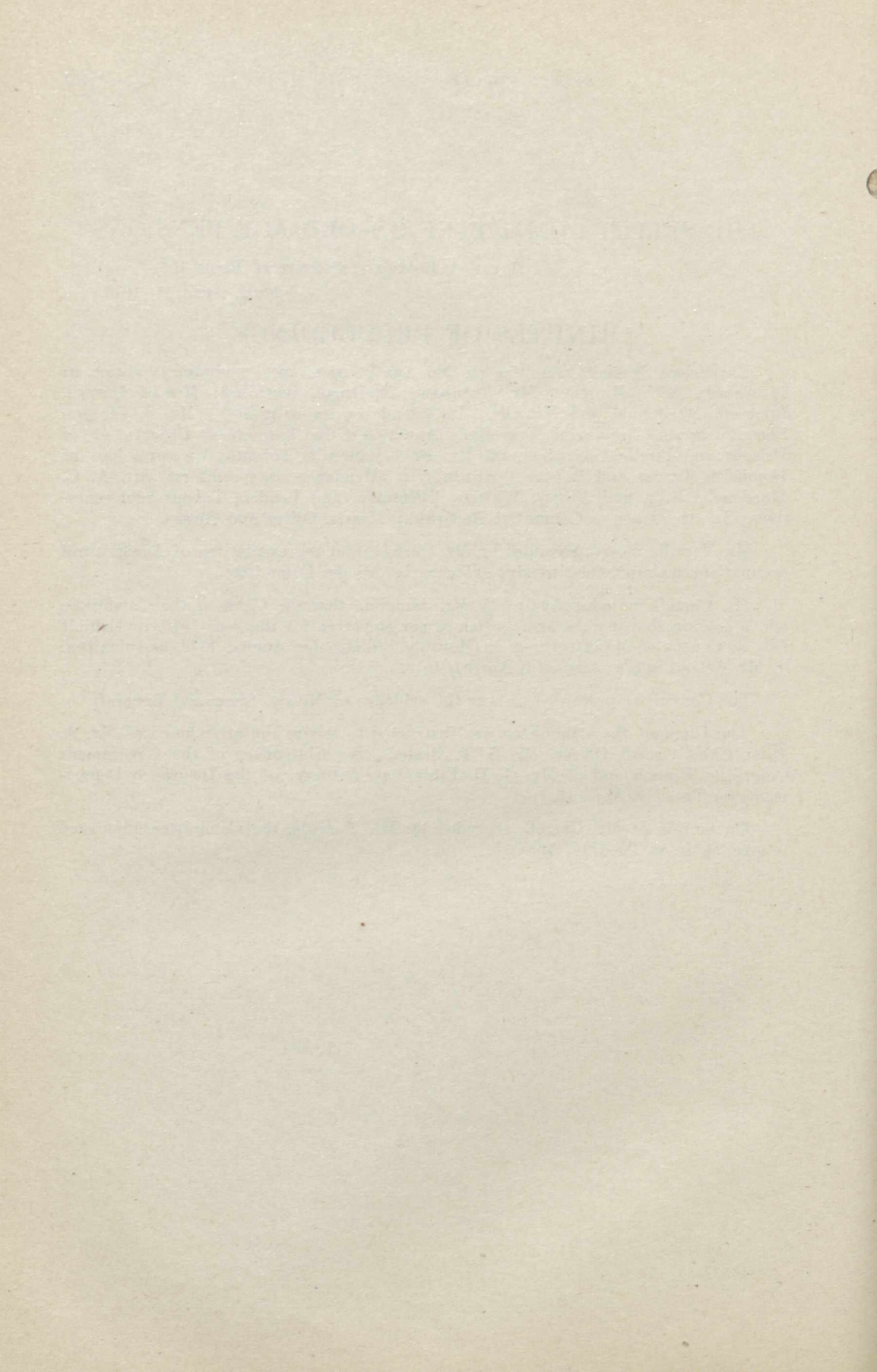
Mr. Verville moved, seconded by Mr. Carroll, that representatives of Agricultural occupations be summoned to give evidence before the Committee.

Mr. Carroll moved, seconded by Mr. Jameson, that the Clerk of the Committee add a column showing the average salary per employee for the year 1910, in Exhibit 'E' re Census of Manufacturers in Monthly Bulletin for August 1912, as submitted by Mr. Acland in his evidence of April 1, 1913.

The Committee proceeded to hear the evidence of Messrs. Shaw and Bancroft.

The Clerk of the Committee was instructed to secure the attendance of Mr. A. Blue, Chief Census Officer, Mr. S. T. Bastedo, Superintendent of the Government Annuities Branch and of Mr. G. D. Finlayson, Actuary, of the Insurance Department, for Tuesday, April 15.

On motion of Mr. Carroll, seconded by Mr. Verville, the Committee adjourned to meet again on Tuesday, April 15.





## EVIDENCE.

Mr. J. MORGAN SHAW called, sworn and examined.

*By the Chairman:*

Q. What is your occupation, Mr. Shaw?—A. I am connected with the Department of Prisons and Public Charities, particularly the branch of hospitals for the insane.

Q. In what capacity?—A. My duties, Mr. Chairman—

Q. Are you inspector?—A. No sir, I am not. I am an agent of the inspector.

Q. Are you in the employ of the Government?—A. Yes.

Q. You understand you have been brought here to give evidence respecting your opinion as to the advisability or otherwise of a system of old age pensions for the aged and deserving poor of Canada?—A. I do, sir.

Q. Will you give us your opinion in that respect?—A. In connection with my work I visit all parts of the province, coming in contact with the relatives and friends of those who are inmates of the hospitals for the insane. I believe if a fund were established it would end that never-ending source of worry to a great many—the support of the future. I find that the admissions in the Province of Ontario in 1911 were 1,144; in 1912 it was 1,247. Of that number 17 per cent of the cases of insanity were due to adverse conditions and worry. Take the months of January and February and March of this year the total admissions were 311 and of these 56 were over the age of 55 years, about 18 per cent. I believe all would agree that it is not the young people who worry, but the people advanced in years where there are adverse conditions. If we had a pension fund for them they would have that peace of mind that would in many cases prevent mental derangement.

Q. At this point would you give your opinion as to contributory or non-contributory system?—A. I am in favor of the non-contributory system.

*By Mr. Verville:*

Q. Why?—A. Because I think the wages of the average man to-day are not big enough to allow him to contribute and do his family justice. The average man to-day is not making enough to keep him comfortably, and save anything.

*By the Chairman:*

Q. You may proceed to establish that by giving facts and figures.—A. Well, of course, the only figures I have before me are in connection with the hospitals for the insane, and I base my figures on the number of patients we have whose friends do not in any way support them in these institutions. We tax the municipalities for those who are not paid for at the rate of \$1.50 or more a week. The total number of paid patients in our institutions is about one-third of the whole. Some of them do not pay as much as it costs to keep them, and of this one-third of the whole about sixty per cent are kept from their own estates. As regards the balance, there are some who are legally responsible for the keep of the patients, such as husbands for their wives; but we are keeping lots of married women whose husbands are not able to contribute one cent for their maintenance because their wages are not sufficient to keep themselves and their families and provide for the wife outside. The average wage of the so-called workman in this country has been reduced, I believe, very largely by the fact that there are so many women now employed in very many avoca-

tions. Take the city of Toronto, with the tens of thousands of people who come in from the farm, and where the women are practically disqualifying themselves from becoming good wives and mothers and thus reducing the wages that would be paid to men, and none of these people, I believe, are to-day able to save for the future, and I think there is a great necessity now for such a fund, and there will be a greater necessity in the near future.

*By Mr. Jameson:*

Q. Have you noticed any tendency on the part of those who should be directly chargeable with the maintenance of insane in your institutions to shirk their proper responsibility?—A. Yes, I very often do. And one of my duties is to visit the localities from which the patients come and find out whether they have any estate or any interest in an estate, or likely to have any, or if they have relatives who could contribute. And I dig up this information and submit it to our department and these people have to pay.

Q. You were speaking of the patient himself rather than those on whom he is a proper charge.—A. The friends are sometimes legally liable. Sometimes there are men endeavouring to get out of payment for their wives. If they are not earning enough we say: Educate your children, do not send them to the factory too young.

Q. And the percentages you have given are the percentages of those actually unable to contribute anything?—A. Yes, sir.

*By Mr. Carroll:*

Q. In what line of trade did you say that the employment of women is responsible for the lowering of the wages of men?—A. Clerical work, employment in stores and in factories. Men in clerical work to-day I do not believe earn as much as they did thirty years ago.

*By the Chairman:*

Q. You mean in proportion to the cost of living?—A. Yes, of course.

Q. You do not mean otherwise?—A. No, in proportion to the cost of living. I find that about 20 per cent of those admitted to the Toronto jail, in 1912, on the charge of vagrancy (there were over 800) were over the age of fifty-five. I believe the bulk of that number are men who, from one cause or another, drunkennes perhaps, in some cases, have been unable to save and have become vagrants on the country.

Q. Of course you are aware that the old age pension scheme does not include men who have been drunkards?—A. These are not men charged with drunkenness, except in a few cases.

Q. Were they unable to work or unable to get employment?—A. Both, and very often it was due to the fact that people would not give them employment because they were too old.

Q. And they were what you would call, otherwise, fairly respectable citizens?—A. Yes. Of course, the number admitted for drunkenness is three times the number admitted for vagrancy. A case recently came to my notice, from the county of Simcoe. A man living in a small house in that district, who had been getting an odd day's work now and then, was committed to the asylum. His wife, who had lived with him for fifty years, is now compelled to go to a house of refuge. If the old age pension fund were in existence now, I believe that man would not be in an institution of that kind, but would be living in his home, with his wife.

Q. Do you happen to know what proportion of those people whom you are referring to come from the agricultural districts?—A. I could not say exactly, but I could get the figures for you later, if you wish.

The CHAIRMAN.—We would like to have that information put in your evidence, and also what proportion comes from the urban districts. (See Exhibit 'L' herein.)

Mr. SHAW.—I can see that in an old age pension fund there would be the likelihood of lessening responsibility of relatives in helping to maintain the old folks. How you can get over that, it is not for me to say, but there is no question that there would be some trouble. We have that particular difficulty in connection with the support of the patients in the institution with which I am connected. In scores of cases we have to force men to keep their wives. These men very often are able to keep them. I have known them keeping other women and refusing to keep their wives. Of course, if they can keep other women they can keep their wives.

The CHAIRMAN.—They are really keeping the devil.

Mr. SHAW.—The last few years we have made more collections towards the support of our patients. We have given more time to that department and adopted different methods than formerly; but I do not believe the law goes far enough in making people responsible. I know of a case where two sons lived on a farm worth \$25,000. There was another son in the institution, and while that son was mentally deranged, they got him to quit claim his farm to his mother. She, in turn, quit claimed it to the other brothers. He was not declared insane at the time he quit claimed the farm, but he was mentally deranged, there is no doubt about that. Now those two brothers are not legally liable, and they will not pay a cent to the support of the brother in the institution, yet they are worth forty to fifty thousand dollars. If it were possible to make brother responsible for brother, in a great many cases, I think it would be a good law.

*By Mr. Carroll:*

Q. It might be very unfair in some cases.—A. I grant you that is true.

*By the Chairman:*

Q. You made a statement that appears to me to involve another statement. It was to the effect that conditions of existence and livelihood at the present time are really, all said and done, less favourable to the average citizen than those below the average, and than heretofore.—A. Yes, largely on account of the increased cost of living.

Q. You made that statement?—A. Yes. It is due, as I said, to the increased cost of living and on account of the employment of female labour.

*By Mr. Verville:*

Q. Do you know, approximately, how much the cost of living has increased over last year?—A. I am not in a position to say. I live in a hotel, so I do not know what it costs to keep house.

Q. I thought you might have heard about it.—A. I have seen reports about it, but I could not give you the figures. I saw a statement made by one of the witnesses here, in reference to the alleged causes. I do not know whether they had reference to insanity from alcoholism. According to the superintendent's report, about 6 per cent of admissions are due to alcoholism. I do not speak, of course, as a medical man, because I am not one, but I take the reports of medical men who are superintendents of hospitals for the insane, and they say 6 per cent of the admissions are due to alcoholism.

Q. Admissions to what?—A. The insane asylums.

*By Mr. Carroll:*

Q. We had some evidence on that point before. How do your people in Ontario care for their insane poor?—A. In houses of industry and houses of refuge, in the various counties.

Q. Each county has its own?—A. Practically. Sometimes two or three counties amalgamate and have one house between them.

Q. Do you put any sane poor in your asylums for the insane?—A. No. We are not allowed to. As a matter of fact, there are people in hospitals for the insane who could be cared for in houses of refuge. We had a woman admitted within the last week or so, ninety-three years of age. It seems to me a crying shame that a woman of that age should be admitted into an insane hospital.

*By the Chairman:*

Q. Are they examined and declared insane before being admitted to the insane hospital?—A. They are examined and declared insane before we accept them. Sometimes they are declared mentally deranged, owing to old age, and admitted to the asylum, but we will not admit without a certificate to that effect.

Q. How do you think an old age pension system would affect the different institutions of various sorts that now exist, for taking care of the aged and deserving poor?—A. It would not relieve the hospital for the insane to any extent, but it would relieve to some extent the houses of refuge.

*By Mr. Carroll:*

Q. Have you any idea, approximately, as to the number of people confined in those houses of refuge in your province?—A. I could not tell you because I am not connected with them in any way, although they are under the same department. I am only connected with the hospital for the insane.

Q. In addition to your insane asylums and houses of refuge, are there any other places in which paupers, if you call them such, are cared for?—A. There are other institutions.

Q. Private institutions?—A. Practically. They get grants from the government in most cases, but there are quite a number of them scattered over the province.

Q. From your experience in the province of Ontario—I understand you have gone over the whole of it—have you seen an actual necessity for looking after the deserving poor in the old age pension scheme we have under consideration here?—A. Well, I would like to say that I think it is absolutely necessary, but I think it would do a lot of good, and I believe it will be necessary.

Q. In the near future?—A. Yes.

Q. Are you aware that there are many people suffering from want—take your own province—who are not cared for by any person or any institution?—A. I would answer that by saying that I know of cases where they have been in actual want and were too proud to ask for help.

Q. Does that not make an old age pension scheme a necessity even if the number of such is small?—A. For those particular people, yes.

*By the Chairman:*

Q. Your opinion is then that it has a very advantageous moral effect?—A. I think so, sir, yes. And I do not believe it would affect the thrift of the people. I believe that the people to-day are endeavouring to save where they can. My reason for saying that is that I see so many of them who are paying some little savings into industrial insurance, even if only sufficient to bury them. And perhaps that is all they can save, and they are probably stinting themselves in order to save that much. I believe the average man to-day wants to save.

Q. Do you think that if the Government annuity scheme, instead of being a wholly contributory system, was made partially contributory and partially non-contributory, it would have a good effect upon the people or not?—A. For the people as a whole, I think the non-contributory system would be the most satisfactory. I base my ideas on what I would term public opinion, from what people have said to me when I mentioned the subject to them.

*By Mr. Carroll:*

Q. And your own experience?—A. Yes, and my own experience too. If there are any figures you would like, Mr. Chairman, that you think would be of use to you I would be very glad to get them for you, I may say that I get up the annual report for the hospitals for the insane and there may be some figures outside that I could get for you. If there are any all you have to do is to command me.

The CHAIRMAN.—If you will send them to us we will incorporate them in our proceedings. (See Exhibit 'G' and 'L' herein.)

*By Mr. Verville:*

Q. Have you any idea how much it costs to maintain the institutions in your province which care for the poor only, not including the insane?—A. No, I do not.

Q. I suppose you can get these figures?—A. Yes, without any trouble.

*By the Chairman:*

Q. These various systems in effect now for the help of the poor are really old age pension systems?—A. They are. But with a pension such as New Zealand has the people would not feel they are accepting charity.

Q. That is the point of course.—A. And that is the chief point with me favorable to an old age pension system.

The CHAIRMAN.—It has two effects, monetary and moral.

*By Mr. Verville:*

Q. Do you think it will have a good moral effect?—A. I believe in some cases it would prevent crimes such as petty larceny. We often see aged men convicted in Toronto for petty larceny when the underlying reason often is that they are hard up.

Q. Probably hungry?—A. I do not refer, in saying that, to the man who steals for the purpose of buying a drink.

Q. If I understand you, your view is that the State is in duty bound to look after the poor in their old age?—A. I think so.

*By the Chairman:*

Q. What is your opinion as to the desirability of granting pensions to widows who are left with families?—A. I am strongly of the opinion that they should have a pension. I think there is greater need practically for a widow's pension than there is for a pension for old men.

*By Mr. Carroll:*

Q. Have you any further statements to make?—A. No sir.

*By the Chairman:*

Q. You may send in any further information that you think will be of interest.—A. I had no idea what you did want when I came here. I will get what information you ask me for, and there may be something else.

Witness discharged.

Mr. FRED BANCROFT, called, sworn and examined.

*By the Chairman:*

Q. Where do you live?—A. In Toronto.

Q. What is your occupation?—A. I am a journalist.

Q. You do not occupy any Government or official position?—A. No, sir.

*By Mr. Verville:*

Q. What were you before you were a journalist?—A. I might explain to the Committee that I am a pattern-maker by trade, and was brought up as a pattern-maker and draughtsman. But for the last two years I have been on the staff of one of the daily papers. I have been a continuous delegate to the Trades and Labour Council, I think, for about ten years. I have been on the Workmen's Compensation investigation in Ontario for the last three years as representing with other colleagues the Trades and Labour Congress of Canada before the Commissioner.

*By the Chairman:*

Q. You are down on the minutes as Vice-president of the Dominion Trades and Labour Congress?—A. That is true, sir. The Trades and Labour Congress has 70,000 members in the Dominion of Canada, and we represent in the affiliation of our central bodies about 150,000 in the Dominion; and if we were to take the figures of Mr. Boyd, the Commissioner of the State of Ohio, who, when giving evidence before the Federal Commission, stated that in Germany the 15,000,000 workers represented nearly 60,000,000 of the population, we could say that the 150,000 persons connected with our organizations could be multiplied by three to represent our proportion of the population.

To assist the Committee as much as possible, Mr. Chairman, I prepared a statement that might cover a great deal, and I might say that it embraces my own views as well as being an official statement of the Trades and Labour Congress of Canada—their case for old age pensions. If you will permit me I will go over this statement.

Believing that pensions for the aged poor as well as pensions for widows, with the object of aiding them to support their children and bring them up under a mother's care, are necessary in Canada.

That the Dominion Government should pass legislation in this direction as early as possible, on the lines of the Australian, New Zealand, or British legislation.

On a non-contributory basis from the workers, the State to be the provider of the fund out of the revenue from general taxation.

That inasmuch as a surplus of \$36,000,000 was reported in a previous budget, and that it is reported that there is a surplus of \$16,000,000 in the revenue over expenditure this last fiscal year.

Therefore to substantiate the beliefs expressed repeatedly by the organized workers of this country in favour of old age pensions, and pensions for widows and children, it is the duty of all who have the opportunity, to assist the Committee appointed to investigate, with all the evidence possible.

Nay, surely if it can be proved to be necessary, and the surplus of money in the Government Treasury is as reported, it is the duty of the representatives of the people to deal with this matter expeditiously.

First of all, I would like to deal with this in a general way, then from a purely Canadian standpoint, that is, by quoting the local conditions in Toronto, and Canadian figures, at the same time referring to one or two things said before this Committee.

#### *General Way.*

Australian legislation, New Zealand legislation, British legislation, on this question or on these questions is built upon a non-contributory basis.

This is undoubtedly a correct basis and in line with the modern conception of social legislation.

Germanic social legislation, which covers sickness, old age, invalidity, accident compensation, and the great question at present is the establishing of unemployed benefits, is on a contributory basis, except the case of accident compensation, which is borne by the employers in industries, and to which the workmen do not contribute.

But the whole system is interwoven together, which often leads some to make errors on the last point.

Why this great difference on this most important principle, between the countries in the British Empire, and the countries in the German Empire, on contributions to old age pensions and pensions for widows.

Look at the dates of the legislation and perhaps find an answer.

Australia—1908 and 1909, including amendments.

New Zealand—1908 to 1911, including amendments to the Act.

United Kingdom—1908 to 1911.

In 1883 the first sickness insurance law was passed in Germany and by 1889 the whole comprehensive scheme of social insurance was in operation. From 1883 to 1913 is thirty years; in that time a great many changes have taken place in the industrial world, which many who theorize on these questions seem to have overlooked when they argue for a contributory system of old age pensions.

At the close of the war with France, the German Government directed their attention to the adjustment of the new conditions which the unforeseen development had brought about. Socialism of the revolutionary type was everywhere making rapid strides among the working classes. And I take this from one of the best authorities we have to-day on Workmen's Insurance in Europe, Mr. Miles Dawson. To check these forces of discontent, as well as to meet the legitimate demands of the people, Bismarck, with remarkable foresightedness, presented his plan of obligatory insurance of workmen as a matter of civic duty. This embraced three forms of workmen's insurance, namely, against sickness, accident and invalidity. In the short period of nine years (1881-1889) every detail of this comprehensive scheme was put into operation. Legislation so far reaching in its consequences had never before been attempted. Though at the time it was considered revolutionary in character, it has served the country even better than its author dreamed possible.

Now, at the close of a period of 25 years, says Mr. Dawson, it is recognised as the most effective instrument for the protection of the great body of people in the important exigencies of life.

It had, however, I may point out, an opposite effect in one direction, perhaps, than Bismarck expected, as the vote of the workers in the last election for their own candidates amounted to 4,500,000 and returned 110 members of the Socialist Party to the Reichstag.

But in the last five years the legislation on Old Age Pensions has been on a non-contributory basis. The other position had to be let go altogether. You have Premier Asquith's declaration against it in your evidence previously. Why then should anyone in Canada go back to the conditions of 30 years ago, to find justification for contributions, at the same time advancing the threadbare self-help, self-respect, thrift of the workers, etc., as an excuse for it. If anyone cares to take the wages even in Canada to-day and the cost of living, and I will quote some figures to show, they will find that the maximum of thrift is always being exerted by the workers to square their wages with the cost of living in Canada, and it seems to be, also in the squaring process, that the standard of living is being constantly reduced in spite of that thrift. If this is so, how can any one say that the workers can contribute anything to provide for one old age, or save anything to prepare for it themselves.

Let me quote the message to the Reichstag of November 17, 1881, by Emperor William, that embodied the schemes of Bismarck. It is good argument for the legislation.

'We consider it our Imperial Duty to impress upon the Reichstag the necessity of furthering the welfare of the working people. We should review with increased satisfaction the manifold successes with which the Lord has blessed Our Reign, could we carry with us to the grave the consciousness of leaving our country an additional and lasting assurance of internal peace, and the

conviction that we have rendered the needy that assistance to which they are justly entitled. Our efforts in this direction are certain of the approval of all the Federate Governments, and we confidently rely on the support of the Reichstag without distinction of parties. In order to realize these views a Bill for the Insurance of Workmen against industrial accidents will first of all be laid before you, after which a supplementary measure will be submitted, providing for general organization of industrial sick relief insurance. Likewise, those who are disabled in consequence of old age, or invalidity, possess a well founded claim to more ample relief on the part of the State than they have hitherto enjoyed. To devise the fittest ways and means for making such provision, however difficult, is one of the highest obligations of every community, based on the moral principles of Christianity. A more intimate acquaintance with the actual capabilities of the people, and a mode of turning these to account in corporate associations, under the patronage of the State, will, we trust, develop a scheme to solve which the State alone would prove unequal.

That was the birth of the social legislation of Germany over thirty years ago. It has had its effect on the adjacent countries. England has sent many commissions to investigate industrial conditions in Germany and the legislation. And Britain passes legislation on a non-contributory basis for Old Age Pensions. The Mother Country and the other parts of the Empire have done the same, surely they must have good reasons for so doing which apply to Canada.

It is not hard to find the reasons. Within the last twenty-five years tremendous changes have come over the industrial world, by the development of machinery production, the concentration into a few hands, of the great organizations of capital with their unlimited power in controlling the necessities of life.

Machinery development is gradually reducing most of the workers, nay, has done so, in highly developed countries, to the unskilled labourers class, where many mechanics become mere machine tenders. In case of a strike the places of such men are easily filled. It takes only a short time to teach a man to mind a machine, so unless the men are organized to almost 100 per cent, their fighting power is gradually reduced even by aid of the strike.

But more than that is the fact that the selling market in which the great mass of the workers purchase commodities (I am speaking particularly now of Canada) is no longer subject, except in a small degree, to competition to regulate prices. On the other hand, and this ought to be made plain, the labour market is a free competitive market, with the exception of the defence of the trade unions to maintain a certain rate of wages, in their respective trades, and increase them. But the labour market in Canada is a free market; by the immigration which is fostered by the employers and the government it is kept overstocked. So you see that the wages in Canada are subject to a free competitive labour market. On the other hand commodities are almost wholly controlled now by organizations which regulate the prices. It does not matter what commodity you take. Cold storage has helped these organizations tremendously in keeping a lean market so that it hardly matters now whether it is summer or winter as the prices obtained are of the very highest kind. And there is nothing to do but to pay, because in addition to the organizations which control these commodities with the assistance of the cold storage system, there is a protection for them in the shape of a tariff wall around the country that makes competition, except from inside, practically impossible. So the great mass of the people have to pay the increase in price whatever it is. The free labour market tends to keep wages at a level by competition. The organized and protected selling market sends up the prices of commodities, thereby reducing the real wage of the worker all over the Dominion.

Thirty years ago conditions were very different. When Germany commenced her scheme the worker had a better chance because the selling market of commodi-



ties was more open. In Canada you gentlemen can remember tremendous changes in recent years in the cost of living, the great jumps in prices of food, and the scarcity of food when it used to be plentiful at different seasons of the year. It is because of these great changes in the relation of wages to the cost of living that contributions from workers to old age pensions such as we are discussing have become impossible. It is wrong in principle any way, but has now become impossible due to the great economic pressure upon the workers. And that same economic pressure has made old age pensions and pensions for widows an absolute necessity in Canada. Do not think for a moment that this implies that the workers are any better off in free trade countries. In such countries some other conditions keep them in a relatively similar position. Tariff changes are manufacturers' quarrels. But these facts relate to Canada and the workers' position here. I will endeavour to prove by means of Toronto figures, as I go on, that that economic pressure exists in Canada more than is thought. I might say here that the statement of Prof. Adam Shortt, that the high cost of living is due to increased wages and profits, and the natural inference that therefore the high wages being paid make the high cost of living, I believe to be totally at variance with even elementary facts governing the economic relations of the workers. He does not seem to recognize that advances in wages do not precede the higher cost of living but follow the advance in the cost of living, or that the rise in the price of commodities means more profit for someone by reducing the purchasing power of the wage of the worker. And if the worker is organized he fights to retain the level by a nominal increase of wages which is in reality a restoration to the real wage he had before. The great mass of the workers are not organized, and get increased wages only when their remuneration is below existence point, that is when it is not enough to keep them in a state to reproduce their labour power. And the raise does not come even then sometimes. In face of the great jumps in the cost of living, how foolish it is for any one to say that wages have anything to do with the high cost of living in the aggregate when the purchasing power of the dollar is at the mercy of those organizations which own and control commodities. Besides, the wage increases so much talked about are generally among the highly organized unions, which are only a section of the community. There are many trades unions whose members have had very little increase in wages for years in spite of the advanced price of commodities.

Would old age pensions discourage thrift? Could there be any greater exercise of it than that exercised by the workers of Canada to make ends meet to-day? I think not. Has the legislation of other countries discouraged thrift? Just the opposite and we can only judge after all by results. Did all this legislation on the Continent of Europe take the incentive to effort away from the worker? The wealth on the hands of the owning classes in Europe is a direct answer in the negative. The fear of thrift being destroyed is a chimera generally conjured up by philanthropic, speculative economists, who regard the working class through sterilized glasses and do not take their impressions from the every-day life of the worker or the tragedy of their position and the suffering of the masses. It almost makes one wonder if some philosopher would not say if the state proposed to help the seamstress in Tom Hood's 'Song of the Shirt': Be careful what you do; you will destroy her incentive to provide for herself. The workers are hoping that the twentieth century will stamp out such ancient ideas, and recognize the obligations of the state to the aged and crippled soldiers and their widows in the industrial world.

Allow me to quote several authorities on the result of such care of the workers by the state and to show that Canada would be justified in making the same effort. Mr. Schwedtman, whom I shall shortly quote, was sent to Europe, I believe, by the Manufacturers of the United States to investigate workmen's insurance. He lectured before the Canadian Manufacturers Convention. If it is necessary to get the figures he used I will do so if you need them. But he made a remarkable statement to this

effect that in the Spanish-American war the total killed and injured amounted to about six thousand and that twice that number are killed and injured on the railways of the United States within one year.

Mr. F. C. Schwedtman, speaking before the Canadian Manufacturers' Convention in Toronto on social insurance had this to say about the social insurance of Germany.

Nor is this impression of German efficiency confined to Germans. England has sent a dozen or more commissions into Germany in the last year to study industrial conditions. All of them speak highly in the reports about German industrial efficiency. I quote a small part of a report of one of the most critical English commissions, which consisted of members of the Labour Party and Trade Union Commission:—

“One effect of all these public and voluntary organizations is to prevent the hideous open social sores with which we in Great Britain are so familiar in the streets of our large cities. There are certainly poor in Germany, many more than in England, but there are few so utterly broken on the wheel of misfortune as those who are allowed with us to wander about, parading their sores and propagating their kind. Even in France where ordinarily anything German finds little consideration the German social insurance system is admired. Edward Fuster of Paris, one of the greatest social insurance experts of the world, said recently:—‘The money which Germany is devoting to social insurance reappears in a thousand forms. It promotes happiness of the family, health and self-respect. It makes for a strong enduring nation and for international supremacy.’”

This was stated in an address to the Canadian Manufacturers' Convention, and I use it to show that old age pensions and state insurance systems do not affect the so-called thrift said to be necessary among the workers, the thought of disturbing which makes so many well meaning but ill-informed economists view with horror the removal by such a system of the haunting spectre of poverty in old age now confronting the working class. The testimony of Mr. Schwedtman removes the fear that if the workers are cared for by the community in general they will either have no incentive to provide for a rainy day or lose their self respect or self dependence. If the men who hold these views knew anything of the practical condition of the labour market of the world they would know the great problem to-day, as far as the workers are concerned, is to find work, to find some place to sell their labour power in exchange for a living. The future to them is a vision of the time when, with energy spent and physique worn out, they will no longer be able to compete in the open labour market. And if, as in other countries, Canada should provide an allowance to remove this horror the blue ruin philosophers fear that it may abolish thrift, self respect or something else. The evidence is all against such a foolish assumption.

To quote another opinion. Messrs. D. J. Shackleton, C. W. Bowerman, W. Thorne and W. C. Steadman, four of the foremost British labour leaders, were sent as a committee by the Parliamentary Committee of the Trade Union Congress of Great Britain to Germany, to inquire into the operation of the various legislation in Germany affecting the workers, that is, what is generally called ‘social insurance.’ In giving their impressions gained during the inquiry, their opinions on the old age pensions scheme and its effect, as well as invalidity insurance, accident compensation, sick insurance, &c., they state ‘No beggars, feeble or emaciated men in tatters or rags were encountered upon the streets. Hundreds upon hundreds of men unemployed were seen by the deputation, but they seemed to lack that dejection and absolute misery that unfortunately is so frequently met with in the streets of English towns.’

‘The absence of slums in the manufacturing quarters of the towns visited and elsewhere was noticeable. It can be said that nowhere did the deputation see any quarter that could be classified under the heading ‘slum’. One reason given for this

was that Germany is a modern industrial State, and that most of the factory quarters and the districts where the lowest wage earning part of the population live are of modern growth, and built in accordance with the stringent building laws, which are rigorously enforced.'

In the face of all this legislation caring for the workers of Germany, is there any one that will for a moment argue that the incentive of providing for themselves has been injured among the German workers, or that they are less self dependent? Not at all. The tremendous wealth of the German Empire is an answer in itself to those arguments, the wealth that the workers of that country or Empire have created.

Dr. Bruce Smith, before this Committee, stated from available statistics that he was inclined to believe that there are about 350,000 people in the Dominion of Canada, or about 5 per cent of the total population of 7,200,000, who are over the age of 65 years. The proportion that would require aid, under the New Zealand legislation, would be less than 100,000.

At present, in the province of Ontario, he says there are 7,589 inmates in houses for good poor; whatever the good poor are, I am not prepared to say. The poor are generally good; they dare not be anything else. 1,597 inmates in the 31 county houses of refuge; and 5,992 old people in the 32 city and town refuges in the province. In addition to the above there are 7,000 persons each year who are receiving municipal aid, who, for various reasons, are not sent to these refuges. The total cost to the province of Ontario, in round numbers, was \$800,000, last year. Tremendous, isn't it?

*By Mr. Macdonell:*

Q. Is that \$800,000 for the 7,000 persons?—A. Oh no, for the whole thing.

'The burden of caring for the aged poor is increasing, and, judging the future from the past, it will continue to increase' states the doctor, and his evidence is a pleasure to read. A man who has been so much in touch with the practical side of this question bears out the contention of the labour men of this country, for old age pensions for the aged poor and pensions to widows to keep themselves and children. The figures he gives are of the utmost value not only to this Committee but to labour men throughout Canada.

So a comparison of the position of Canada with other countries seems to be as follows:

Canada, population 7,200,000. Estimated people over 65 years of age, 350,000. Estimated number of these who would require pensions under the New Zealand system, less than 100,000.

Canada. No legislation at present. A committee inquiring into the matter.

Australia. Population estimated 1910, 4,482,896. Invalidity and old age pension legislation since 1908-9. To men over 65 years of age and women over 60 years of age. Pensioners on June 30, 1912, 79,071. Total expenditure 1911-12, £2,148,034. Cost of administration same year, £41,794. Pension 10 shillings a week, paid fortnightly. Not to exceed £26 a year. Scheme non-contributory.

New Zealand. Population March 31, 1911, European population 1,008,407. Number of pensions March 31, 1911, 16,020. Amount paid in pensions during year, £383,393. Pensions paid to men over 65, in some cases 60, and to women over 55. Pensions to widows: widows with one child under 14 years of age, £12 pounds per annum; two children under 14 years of age, £18 pounds per annum, three children under 14 years of age, £24 per annum; more than three children under 14 years of age, £30 per annum. Scheme non-contributory.

United Kingdom. Population 1911, 45,216,665. Old age pension legislation. Pensions paid to men and women over 70 years of age. Number of pensioners for year ending March 31, 1911, 907,461. Estimated expenditure the same year, £8,750,000. Pensions, 5 shillings a week if the income of pensioner does not exceed £21 a year. Scheme non-contributory.

United Kingdom: number of pensioners per 10,000 of population.....	200
Australia: number of pensioners per 10,000 of population, old age and invalidity included.....	186.9
New Zealand: number of pensioners per 10,000 of population.....	159
Canada: number of pensioners per 10,000, from the estimate of Dr. Bruce Smith, that taking New Zealand as a model, there would be less than 100,000 in Canada to receive old age pensions. Number of pensioners per 10,000 of population.....	138.8

Less per ten thousand of the population than any of the other countries. If these countries can provide for the aged poor, why cannot Canada, with all her boasted wonderful resources. Canada ought to provide, and in the immediate future too.

Allow me to turn to the situation in Toronto, to show the cost of living, its relation to present wages, the tendency to displace old men in industry, and the number of inmates of several of the most important institutions dealing with the old people, and helping the widows and fatherless children.

I have chosen several of the biggest unions in the city, and their wages, then the unorganized, and afterwards the institutions.

Toronto Railway Employees Union, or Toronto Branch of the Amalgamated Street Railway Employees of America. Number of members, 1,704. Wages for motormen and conductors: first year, 23½ cents an hour, 60 hour week, \$14.10; second year, 25½ cents an hour, 60 hour week, \$15.30; third year, 27½ cents an hour, 60 hour week, \$16.50; 4 cents an hour extra for Sundays. The company pay one half the cost of uniform second year, all the cost of the uniform the third year.

When making the agreement with the Toronto Railway Company last June, when this schedule of wages and conditions was obtained—a material increase over the agreement that covered the previous years—the men's committee prepared a schedule of the costs of the ordinary necessities of life in Toronto, for a family of five, his wife and three children. As a revelation of the cost of living in Toronto, this schedule caused a great deal of comment at the time, and had much to do with the success of the negotiations of the men with the Toronto Railway Company, in persuading them that an increase of wages was absolutely necessary. Of course, the best argument the men had was a splendid organization behind them. The total yearly bill for the family of five, as estimated, was \$991.70. This meant a weekly wage, for the man, of \$19.70. The average wage of the third year man, the maximum, is \$16.50. The living wage, according to the estimate, should be \$19.50. Since then, the cost of living has gone up again. Coal is dearer. Last year it was \$7.50 and now it is \$8.25. Bread is dearer, and house rents are dearer. I might say that at this conference, the Toronto Street Railway Company was represented by Sir William Mackenzie, Sir George Cox, Sir Henry Pellatt, and the Manager, Mr. R. J. Fleming. Accompanying this is the schedule in question, which I submit for your careful perusal. It is eloquent testimony of the pinching in the standard of living of the workers in the city of Toronto. It was commented on at that time as very skimpy living for any family of five. In several places figures have been inserted to show the increased price of commodities. House rents are fearful. It is stated in a Toronto paper that a six-roomed house is hard to get in that city for less than \$25 a month.

*By Mr. Verville:*

Q. The minimum wage is considered to be \$19.70 a week, and is \$16.50 the best wage in that industry?—A. In addition, it is stated by the men's officials that street

railway men when they reach the age of fifty-five or sixty are let out, mainly due to the fact that the alertness required in the operation of a street car demands more than men at that age can give. There are possible exceptions, but men recently have been let go, according to the men's officials, simply on account of old age. These men have been employed at this occupation so long that it is very difficult to pick up odd work, as they are unfitted to take on new employment demanding a greater strain or physical endurance than what they have been accustomed to. So they scramble along somehow. Can it be wondered at that the men themselves thoroughly believe in old age pensions when confronted with the practical conditions in the industrial world which bring such results to old men who have served the community so long and so well? Surely the community owes to men in all branches of industry a security of livelihood that will free them in the sunset of life from the haunting spectre of poverty or the degrading influence of charity.

Here is a detailed statement of the cost of living for a family of five, which I will put in without reading. (See Exhibit 'H' herein.)

Q. That statement is in detail.—A. It is an eloquent document. Last year, in speaking to the Builders' Labourers, one man told me that his wages were such that in summer time he could not afford to take his wife and children to the Island, thinking about the winter. He could not afford any amusement whatever, his wages were so small.

Q. He could not pay for the ferry?—A. He could pay, but he could not use the money.

Take the Bricklayers Union in Toronto, with a membership of 1,412, present wages 52½ cents an hour. This union is looked upon as the highest paid mechanics. Their wages on the 1st of May this year will be 55 cents an hour.

Q. Their yearly income is not the largest?—A. No, but their rate per hour is: For a 44-hour week the 1913 wage would work out at \$24.20 per week. But the bricklayer is very fortunate if he can work all through the winter, and nine months employment during the year would be a generous estimate of the average employment in the average year. So that 39 weeks at \$24.20 a week would mean \$943.80; divide this by 52 weeks in a year and an average weekly wage is obtained of \$18.14. And that is the wage of what is recognized as the highest-paid mechanics organized industry. And as compared with what is admitted to be a skimpy estimate of the cost of living of \$19.70 a week, the bricklayer has an average maximum of \$18.14. Let it be understood that the high wages of the bricklayer are generally pointed to as extraordinary, and these wages are those of an industry strongly organized. Think of the condition of the great mass of workers who are termed unskilled labourers, whose wages are so insignificant as to make many wonder how they ever manage to live. Thrift is declared to be an attribute absolutely essential to the well-being of the wage-earning class, but under present conditions is there any where a greater example of thrift than that of the workers paying the high prices for the necessaries of life out of the wages they receive? Is it possible that anybody can argue that workers should be able to put away enough to take care of their declining years? It seems an utter impossibility.

The secretary of the Bricklayers' Union, upon the day that I conversed with him on the subject of the old men in the union, had received a message from an employer for three stone masons. (The bricklayers and stonemasons are affiliated and have the same office for their work.) With the application made over the phone came this message with all its horrible meaning to the old men: 'Don't send me old men.' This message is often given. Like many organizations, when a man reaches the age of sixty, the bricklayers' union allows him to work at a lower rate of wages so that he can earn a living. The meaning of this is that even powerful unions recognize that the man of sixty years of age is looked upon as no longer worth the wages paid to the average workman, and they allow him to make his own terms with his employer. If they did not he would be deprived of a livelihood. Even at that the great tendency

is not to employ the old man and, as in the case of the street railway men, he has to pick up a precarious living, every year making it harder to do so. In the industrial world a hoary head is not a crown of glory; it is a menace to the earning of a livelihood to its possessor. The bricklayers do all they can for their old men, but that is not a great deal. I understand the International is considering a scheme of superannuation. The most significant thing perhaps that I learned in discussing the matter with the men's officers was the disinclination of old men to admit they were in want, out of natural pride which made them continue the struggle for employment against all odds by picking up all kinds of odd jobs to help them out. The necessity of old age pensions is not a theory to those in close touch with the workers, or a subject for speculation by economists as to the effect upon the community, but it is a real pressing need that the community should recognize its obligation to those who have spent their lives in its service and have brought up families for the benefit of the State, and provides for their declining years when they are no longer able to meet the requirements of our competitive wage-earning system. With all the boasted wealth of this Dominion it should not be said that the old industrial soldiers should be thrown on the scrap heap of the labour market in their old age, not because they have not worked but because they have worked so well that their frame is worn out before its time.

Take the Brotherhood of Carpenters with 796 members, wages per week \$17.90. Average wage per week taking the loss of time during the year, \$13.62. Whenever a man is considered too old to compete in the market at the standard rate he is authorized as a member of the union to take a less rate, and even that does not often save him from the scrap heap. The officers think there is a great need for old age pensions being paid by the State.

*By Mr. Macdonell:*

Q. Is that average wage an estimate or is that the actual experience of the men?  
—A. The weekly working wage is \$17.90, but deducting the weeks unemployed, the above average is reached.

Q. Is that the actual experience of members of the organization taken from actual cases?—A. This estimate is made by the officials of the organization who send the men to work.

Q. The idle periods are taken from actual facts of the case?—A. So far as they can tabulate them.

Q. The weeks of idleness—that is the important feature—the number of weeks in each year?—A. Take this year. This year has been an exceptionally good year for the bricklayer. He has been working for about eleven months. But another year he may lose three or four months. The officials have considered all these conditions, and, taking the average of the unemployment, have estimated the average weekly wage.

Q. But are these facts taken from the actual experience of the men themselves, the men of the organization?

Mr. VERVILLE.—The business agent knows exactly how many weeks a man has worked in a year.

*By the Chairman:*

Q. Your statement is founded on fact?—A. I am taking the figures of the official of the organization. He gave me these figures himself.

Mr. MACDONELL.—He ought to know.

Mr. BANCROFT.—He is the only man well informed enough to give an estimate. I do not think he will be able to provide details of all classes of employment, for the year. Of course, there are so many weeks in the year that trades cannot work.

Mr. MACDONELL.—That is very important. If you worked 52 weeks a year, at that wage, it would be a horse of a different colour.

Mr. BANCROFT.—Whenever a man is considered too old to compete in the market at the standard rate, he is authorized, as a member of the Union, to take a less rate, and often even that does not save him from the scrap heap. The officers think there is a great need for old age pensions being paid by the State. Take the builders' labourers, with approximately 1,300 members, who earn about 30 cents an hour for a 44 hour week, \$13.20. Their average employment might run to nine months in a year, taking good years and bad years. This estimate, I might say, is my own, as the result of going amongst these people and making inquiries as to their condition, from year to year.

Their average weekly wage would work out at nearer \$10 a week, and they are organized. And so one could go on and take some 110 local unions, with an estimated membership of 25,000, in Toronto. You would get the same results, except in the metal and printing trades, where the occupation is of a more permanent character. I am taking the big organizations.

*By Mr. Macdonell:*

Q. Do you think 25,000 covers all the workmen in the City of Toronto?—A. That is the organized movement we are estimating. We do not know, of course, to a few. I have counted 117 organizations, including the railway organizations, and it is on these organizations that the estimate is based. The first thing unorganized workmen do, when they have a strike, is to say, if we had a union, we should have been all right, and then they start to inquire who can help them. Perhaps it may be Simpson, perhaps it may be Gibbons or Bancroft, or someone else, and we get in touch with all these conditions. Both Simpson and myself were interested in the big strikes that took place last year. But there is another, and a very grave side to this. The outstanding feature of the industrial situation in Toronto last year was the number of unorganized strikes and the size of them, which revealed these conditions, or, perhaps better take the conditions as they are now after the strikes, when they were improved a little. Take the teamsters working for the big transportation companies in the city. They state their wages are at commencement \$44 a month, and then later they go up to the maximum, \$50. There are, it is estimated, about 600 of them altogether. Can you imagine these men with wives and families, and the present price of commodities, keeping out of debt, let alone contributing to old age pension schemes or saving for a rainy day? Many of them, of course, are single men, but a big proportion are married.

Or, take the freight handlers in the big sheds of the Railway Companies. Their wages, I am told, and it is pretty difficult to get reliable figures among the unorganized, are from 17 cents an hour to 21 cents and 22 cents, and I believe this is being generous with the figures. They work on an average, perhaps 60 hours a week, and there may be as many as 600 or more.

As one man who worked in the freight sheds put it about a year ago, when asked how the married men got along on that wage, or how they lived, replied 'We don't live, we merely exist.'

But a commission of investigation into the industrial conditions in Canada, with the power to examine everything necessary to get the information, would find some astonishing rates of wages, in comparison with the cost of living.

Is there any chance for these people, wage earners, to prepare for old age, or suffer a reduction in wages to aid a scheme for old age pensions, not a bit of room for the argument, and does not the argument of Professor Shortt, that the cost of living is due to the high wages, fade away when such facts are revealed.

Most of the unions allow the old men to make their own conditions with the employers when getting into the fall and sunset of life, but the tendency is to employ the younger men and gradually the older man is displaced.

Take the results of these various conditions, seen in a measure in the institutions of the city. I take the two big ones as a kind of barometer for the others, and there are many in the city.

Take the House of Industry, Toronto. The figures supplied by superintendent Arthur Laughlen (he has been more than courteous in giving them to me, as I believe they anticipate his yearly report) reveal a tragic state of affairs in Toronto, little suspected by many well meaning people.

There are 256 men and 54 women in the Home as inmates at the present time, but, in addition to this, the outdoor relief is a great part of the work of the institution.

Males: four of the inmates are under 50 years of age; 24 are under 60; 80 are between 60 and 70; 121 are between 70 and 80; 27 are between 80 and 90, making a total of 256.

*By the Chairman:*

Q. That is in a pauper home for sane old people?—A. Yes.

To continue with my statement:

Females: 3 of the inmates (cripples) are under 50 years of age; 5 are between 50 and 60; 13 are between 60 and 70; 25 are between 70 and 80; 6 are between 80 and 90; 2 are between 90 and 100, making a total of 54.

The outdoor relief is even more significant than these figures. Between the 1st of April, 1912, and the 1st of April, 1913, 1,447 families were provided with outdoor relief, that is, the heads of the families, the wages earners, were unable to provide, through sickness or other reasons; 628 of the families assisted were in trouble through sickness, and the relief was because of that.

But a surprising number were old people, many of them over seventy years of age, practically destitute, unable to provide for themselves.

A great number were from 60 years upward, in age. Twenty-four families were assisted because of blindness; forty-four families through the wage earner being crippled; fifteen because the head of the family was in jail.

But this deserves the serious consideration of everyone at the present time, just as much as old age pensions for the aged poor. Four hundred and seventeen were widows with children. Widows and children, robbed of the breadwinner by death, received outdoor relief from the institution. One can imagine how many mothers are struggling, leaving the children in a creche during the day time and fetching them home after a day's work, scrubbing, polishing, or washing. It is a most serious state of affairs for Canada at the present stage of her development. There must be a great number of widows with children referred to in the last paragraph that are never known to any institution at all.

Then another serious problem is confronted in the fact that 151 of the families were deserted wives and children. The superintendent states that many are women around 30 years of age, some of them the nicest possible women, and one can hardly imagine a reason for any man deserting such wives and mothers. There again an economic problem is faced. Is the struggle for existence getting so hard in the big cities of Canada that men get scared of the job of providing for a wife and family and run away from their responsibilities? No possible justification surely could be found for any such action described, but the pressure, economic or otherwise, that produces this situation is worthy of investigation.

The mad rush for profits in Canada is rapidly reproducing the social evils of Europe, which European statesmen are bending every effort to alleviate by social legislation. If the causes of these are not removed in Canada, surely common humanitarian motives would dictate that legislation should be passed at once to aid the unfortunate products of an industrial system that has brought with it evils hitherto undreamt of in civilized society.



*By the Chairman:*

Q. When the Labour Congress was held last summer at Guelph, I was in Montreal, and I saw a statement attributed to Mr. Keir Hardie in the newspapers to the effect that he believed the social evil was almost wholly an economic question. I wired him from Montreal asking if he made that statement. He wrote me that he did, and he said he believed the social evil was very largely an economic question. Do you believe that?—A. Yes. By the social evil, you mean the white slave traffic?

Q. Yes.—A. I represented the Trades and Labour Congress several years ago before the Social and Moral Reform Congress of Canada, presided over by the late Archbishop Sweatman, and Mr. George Foster was on the council, and we spent almost one afternoon trying to prove to them that the white slave traffic was an economic problem.

Q. The only difficulty about that is that it ignores the male side of it?—A. Well, yes. But that enters into a big discussion. Still the whole problem hinges upon the economic situation of both the male and the female, because it is now recognized that many men will not get married because of the responsibility involved in keeping house due to the wages they receive and the cost of living. Women are taking positions in the industrial world. There you have two problems.

*By Mr. Verville:*

Q. Women's labour has a great deal to do with it?—A. Yes, it has a great deal to do with it.

The superintendent of the House of Industry believes old age pensions would be a good thing. 'It would be a Godsend to many of the old people,' to use his own words. Many of the people that take outdoor relief would never come for assistance if they could possibly get along without it, and a very little would be sufficient to tide them along and allow them to retain their home life. This was the effect of the statements made by the superintendent. Could there be figures more eloquent advocating the necessity of pensions for widows to allow them to take care of their own children? And remember this is only one institution engaged in this work of relief. Many more in the city of Toronto could produce evidence that would be a revelation of widows struggling along with young children, without a male bread winner, and under a serious disadvantage, as well as being exposed to all kinds of temptations. Personally I think that a widow with small children, without any resources, is exposed to so many temptations in a big city that it is absolutely necessary that the state should step in if we claim to be a moral people.

In the House of Providence, in Toronto, there are about 584 inmates at the present time, of whom 376 are over sixty years of age and a great many over 80. Some pay nothing; others from 25 cents a week up to \$10 a month. It is usually friends who are paying the money, and the small amount is general, the larger being the exception. One of the head nurses stated that a great many of the inmates have been very respectable people. This in itself is strong testimony of the desirability of old age pensions in Canada. The institution is financed by Government and civic grants, together with the revenue from the friends of the inmates. The object of the institution is the care of the aged poor and of sick and incurable patients. The general superintendent is Mother Superior Gertrude, and the figures given here were gathered in the last few days, and are up to date. They were courteously given by the ladies who administer the institution and who look favourably upon the proposition of aiding the aged and deserving poor.

Then there are numerous creches where widows leave their little ones during the day while they go out to work and fetch them home at night. There are so many kinds of charity that the city had to appoint a commission to supervise the expenditure of the civic grants. Surely all this must be a complete justification of the need

for old age pensions in Canada, with pensions for widows, leaving aside the argument derived from the establishment of such pensions in other countries; and the figures for Toronto, and those of Dr. Bruce Smith for Ontario, are just a reflection of conditions generally throughout the Dominion.

As the workers have asked in the past, so once more they submit the question, confident that the evidence will show that there is a greater need than ever in Canada for old age pensions for the aged poor, and for widows with children who are left without their breadwinner and destitute.

The CHAIRMAN.—Your statement is very complete.

*By Mr. Macdonell:*

Q. You just deal there with the necessity of relief of that kind?—A. What we have tried to do in making out a case is to show that it is absolutely necessary for Canada, with the wages and the cost of living making it impossible for a man to contribute to any scheme, to establish a non-contributory system.

*By Mr. Verville:*

Q. Do you think the high tariff has any effect on the high cost of living?—A. Do you mean in Canada?

Q. Yes.—A. Of course, and I do not say that to argue that the workers would be in any better position under free trade, but at the present time the tariff has a great deal to do with the cost of living.

Q. You have in Toronto, I suppose, a certain amount of idle men every year. I do not mean to say this year, but in the winter months of the average year. What is the proportion?—A. It varies so much that it is almost impossible to say. This year due to mild weather, the unemployment will be felt more in February and March than in December and January. But what the figures are I have no actual idea.

Q. Where do these unemployed men come from?—A. Some come from outside. The city relief officer told me many come from outside because of the charitable proclivities of the citizens of Toronto. But there are a great many men out of work in winter in the average year in Toronto who work in the building trades, and the weather prohibits them from following their employment.

Q. Would you favor a tax on income above a reasonable amount, say \$2,000, the proceeds of which could be used for old age pensions?—A. I think it would be common justice that such income, which have been derived from the great manufacturing industries and so on, should be taxed for the purpose of taking care of the poor. I think there is an economic justice about that. I have not thought a great deal about that aspect because the old age pension funds in Great Britain, New Zealand and Australia, I believe, come out of the general taxation just like anything else.

We have a surplus this year in Canada of \$16,000,000. It would not cost that amount to start an old age pension in Canada, or anything like that.

Q. Would it be fair to say that the wages do not rise until about two years after the cost of living has increased?—A. I would not be prepared to specify a date, but it is an elementary principle in political economy, as I understand it, that wages follow the cost of living; they do not precede it.

*By Mr. Carroll:*

Q. Do they follow it proportionately?—A. Oh no. In the organized trades it is possible to raise wages to meet the increased cost of living, in a small measure; but when you come to the unskilled trades and the girls and women without organization, their wages stand still until they get below the existing point, when the firms jack them up again, as the saying is. The professional economist, I would not say the university economist, viewing the situation from his parlour window, says: There is a certain union getting a raise of wages; they are jacking up the wages again and the cost of living will go up too.

Q. As a matter of fact, the increase in the wages follows the demand of the labour organizations?—A. Oh certainly, largely all the time.

*By Mr. Macdonell:*

Q. Do you favour a contributory system?—A. No.

Q. How do you propose that the Government should undertake this matter?—A. I think the Government should undertake it in a manner similar to New Zealand's scheme, or even that of Australia. I think they should provide pensions for the aged poor over a certain age, and with a certain residence, and under certain other conditions. They should also provide pensions for widows and children, and provide all this out of the money raised by general taxation.

Q. Not contributed to by employer or employee?—A. No. I do not know so much about the employer; I am not speaking for him, but as far as the worker is concerned, absolutely no. There might have been a little argument in favour of contribution thirty years ago, but to-day the principle of a non-contributory scheme is absolutely correct. The wages of the workmen to-day are subject to the fluctuating prices of the commodities of life. For instance, if a man gets \$10 a week, he can live in a certain style. Next week the landlord raises the rent; bread and coal have gone up, and that \$10 no longer buys him the same commodities; it is now only worth \$8. Thirty years ago there was some tendency to competition, with the open market, for commodities. You remember how, within say eight years, you could buy any kind of fruit, fairly cheap, and you could get a house in Toronto fairly reasonable. To-day a six-roomed house in Toronto rents for as much as \$25 a month.

Q. I wanted your opinion as to how this should be done. You understand the German system and the Lloyd-George system? They have a partial contribution.—A. That is a misapprehension. There is no contribution to old age pensions in Great Britain.

Q. There is in the insurance system, which is taking the place of the old age pension system in England.—A. That is a great mishapprehension which we have had to fight, even in workmens' compensation.

Q. I want your opinion as to how this should be done. You have given a lot of thought to this subject and have submitted a very able paper to-day. I would like to know how you propose that this scheme should be actually brought into being and sustained, and just what system you would advocate.—A. I would advocate the New Zealand system, which takes in the widows and children.

Q. That is a pure pension system by the State?—A. Yes.

Q. Under proper safeguards and regulations?—A. Yes.

Q. Utterly apart from insurance or indemnity or anything of that kind?—A. Yes.

Q. Purely an old age pension?—A. Yes. Perhaps it could be done in this way. I suppose the greatest part of our revenue is made up of customs duties. I am not going to discuss the advantage of a tariff, because I hold firmly to the opinion that the workers are just as badly off under free trade as a tariff. That is a quarrel for the manufacturers, not for the workmen.

Q. You said a moment ago, in answer to Mr. Verville, that you attribute the high cost of living to a protective tariff. Has not the cost of living gone up in England just as much as it has in Canada?—A. If we take \$10 (this is from memory) as the equivalent of a worker's wage in England five years ago, we shall find that to-day that wage is only worth \$9.09, a slight decrease. In Canada it is much worse than that. In Canada the workers are the great consumers. The great bulk of the Government's revenue is made up of customs duties. Now, if the workers are the great purchasers of commodities and the customs duties on these commodities make up the bulk of the revenue, are not the workers the contributors to that revenue?

Q. Not necessarily. It depends on what articles the tariff is imposed. If the tariff is upon articles that the workers do not consume, or use to any great extent, then they are proportionately exempt from contributing to the revenue.—A. Is the tariff not high on clothes, shoes and stockings, and everything that the worker uses?

Q. Those are made in this country.—A. When a manufacturer in this country makes a suit of clothes, he adds the tariff on to it and the worker pays it. In the Old Country, it is just the opposite. If we had free trade in this country to-morrow, the worker would be in the same position, because the manufacturers would form an organization for taking a great proportion of the wealth out of the hands of the workmen. The worker in Great Britain gets a low wage and the cost of living is lower than here, and the manufacturers have manipulated things in such a way that the cost of living has gone up to such an extent that the workers' wages are less here than they were ten years ago. One thing the tariff does, judging from the results in the United States and the recent act of the Democratic Government there, the tariff is a great promotor of combines and trusts.

Q. In saying that you must have regard to what the tariff is. The American tariff is different from what our tariff is.—A. Yes.

*By Mr. Verville:*

Q. Do you not think the interest paid on watered stock has a good deal to do with the high cost of living?—A. All that has its bearings on the high cost of living.

Witness discharged.

Committee adjourned.

HOUSE OF COMMONS, COMMITTEE ROOM 105.

TUESDAY, April 15, 1913.

## MINUTES OF PROCEEDINGS.

The Select Special Committee on Old Age Pensions met, pursuant to notice, at 11 o'clock, A.M. Present: Mr. Burnham, Chairman, presiding; Messrs. Carroll, Jameson, and Verville. In attendance as witnesses: Mr. David Rees, Toronto, Commissioner of the Salvation Army of Canada, Mr. E. S. Macphail, representing Mr. A. Blue, Chief Census Officer for Canada, and Mr. G. D. Finlayson, Actuary, of the Insurance Department, Ottawa. In attendance as Committee reporter: Mr. Oliver.

The Chairman read a communication from Mr. A. Blue requesting Mr. E. S. Macphail, Superintendent of Census Compilations, to give the information which the Committee may require.

The Committee proceeded to hear the evidence of Messrs. Rees, Macphail, and Finlayson.

The Clerk of the Committee was instructed to communicate with the County Clerks and the Wardens of Counties of the provinces of Canada with a view to obtaining the opinions of said wardens with respect to the desirability of a system of old age pensions for Canada.

On motion of Mr. Verville, seconded by Mr. Carroll, the Committee adjourned to meet again on Friday, April 25.

## EVIDENCE.

Commissioner REES, called, sworn and examined.

*By the Chairman:*

Q. Where do you live?—A. My headquarters are at Toronto.

Q. What is your office or occupation?—A. I am what we call Commissioner, or Chief Officer of the Salvation Army.

Q. In Canada?—A. Yes, including the whole Dominion, Newfoundland, Bermuda, Alaska—

*By Mr. Carroll:*

Q. All British possessions?—A. Yes, all British possessions.

*By the Chairman:*

Q. You understand what is meant by a state pension, non-contributory, to the aged, deserving poor?—A. Yes.

Q. Would you be good enough to give your opinion with regard to that, especially with respect to Canada?—A. With your permission, may I just state that I take it for granted that you prefer any evidence I may give to be the result rather of my own actual work and contact with these people, and from being in touch with the officers immediately under me.

Q. Certainly.

Commissioner REES.—I will give just two or three reasons why an old age pension would be a very great blessing indeed. I might say, in passing, I have now been connected with our work for thirty-six years, during which time I have been in and out amongst the poor all over the country. As I think you are aware, ninety-seven per cent of our work is among the poor and actually needy, and from my actual contact and experience with these working people, it is, in my opinion, an exception to the rule when a working man can put away sufficient money for a rainy day. I have known many who have made the attempt, and have seen some of the evils arising therefrom. For instance, I have known many working people take out a fairly heavy insurance policy, to come due at the age of about sixty or sixty-five. As I have seen these cases work out in practice, there has often been a temptation to neglect the education of their children and push them out to work earlier than is desirable, in order to meet the insurance premiums they had undertaken. Another thing I have noticed, more common than would generally be supposed, is that people who are determined to make some effort to provide for their old age very often neglect their own food and the food of their families, with rather serious results to both. At the age of sixteen or seventeen when the girls and boys ought to be building up stamina, they have not had enough food to do it on. In their desire to provide for their old age, the parents have, in some cases, cut down their living, so far as food is concerned, until there is not the necessary nourishment for health and strength. Then there is another thing which I have noted in my long experience, and it is rather a serious one. People get into a very agitated and upset state of mind, through everlastingly trying to make two ends meet, and they get almost unconsciously to feel that the rulers, which I presume to call the State for the moment, are their enemies, instead of their friends. I have known many cases where people have become biased and prejudiced in this way, when the real cause of their discontent has been the struggle to get a fakeshift living. Therefore, I have come to the conclusion, after many years observation, that if some kind of old age pension scheme could be devised, it would be a greater blessing than one can possibly appreciate at the moment. And then, sir, if I may mention it here, I have perhaps this little advantage, that I was in Canada twenty-four years ago in the same capacity as I am to-day, and travelled the Dominion from coast to coast. Quite a number of the old people I meet to-day, I met twenty-three or twenty-four years ago, when they were in what we might call their prime, and many of them then were making an earnest struggle to prepare for the rainy day. But I find, from coming into contact with them later, that they have failed entirely. I will give you one case, in point, that came under my notice last Thursday. On that day, I was in a little town and I met an old man now in his eightieth year. I made some inquiries about him and found he was making a decent shot at respectability. I knew him twenty-four years ago, as a little homesteader, and when I asked our officers about him they gave me his experience in a nutshell, as follows. At sixty-seven he sold his little property, and thought he had realized enough on it to take care of himself and his wife as long as they lived. They then moved into town and the old gentleman to-day has not a dollar in the world, (although he would be the last to let that fact be known), partly because he and his wife lived a little longer than they anticipated and partly because the cost of living has gone up so enormously of recent years. I know that he and his wife have had some very hard pinches, and their case is but typical of many others.

*By Mr. Carroll:*

Q. He was a sober, good-living man?—A. Yes, an industrious, sober, good-living man. If it counts for anything, he has been a temperance man for fifty years.

*By the Chairman:*

Q. Why is it that he has not saved?—A. When he was on his little homestead, he was not able to, and when he sold his property he did not realize enough to enable him to put anything by.

*By Mr. Carroll:*

Q. He was, I presume, too old to carry on any agricultural pursuits?—A. Yes. He felt he was too old to do what would be required, especially in the winter.

*By the Chairman:*

Q. What is the proportion of people from the country who come to town and require looking after?—A. During this winter, apart from temporary relief, we have taken care of five hundred and seventy-one families, in the city of Toronto. That is from October until the present time. Out of that number, sixty-one are aged people, most of them over six-five, some sixty-seven, sixty-eight and seventy, and a few, I think, as old as ninety. But for our assistance this winter, these people would have had to take refuge in some institution, and my experience with the poor is, that is the very last thing that they desire. I may be permitted to state this fact: that at the beginning of the winter we know, as a matter of fact, that many aged men, not so much the women, go and ask to be sent to prison for the whole winter, so as to be taken care of. In the last eleven years, the Army has handled fifteen thousand discharged prisoners. I was talking to one of our officers the other day, and he gave me facts that proved beyond a shadow of doubt that a number of old people, at the beginning of winter, and with no visible means of support, ask to be sent down to prison, just to be taken care of.

As no doubt you are aware, we have, in the large centers, three Labour Bureaus. Every day of our lives we have men and women come to us, asking us to find work for them. Some fourteen to sixteen per cent of these people are aged men and women. We do the best we can for them, but many of them are not equal to a day's work, even if you found it for them. Yet they come because they must make some effort to get at least a makeshift living. Then we have homes for old men and women throughout the colony. Our accommodation for men is eleven hundred per night. I worked it out the other day, and found that about ten to twelve per cent of that eleven hundred would be entitled to an old age pension. Their ages range from sixty-five to ninety years of age. It becomes, as you must know, increasingly difficult to get work for people after fifty-five to sixty years of age, even if the man or woman be fairly strong. Every morning of our experience in the large cities, we have a crowd of men and women come to us for work.

Q. Have you any experience of conditions in rural districts?—A. Yes. As I think you know, our operations extend over 483 cities, towns and villages. We find that conditions are proportionately quite as bad in the small towns as in the large. For instance, I have in my mind at this moment one small town where we are taking care of 29 people, the youngest of whom would be over sixty-five.

Q. Have they come from the farms?—A. I could not say where they have been all their lives.

Q. Have you any knowledge of rural conditions?—A. I would not say I have practical experience of rural life.

Q. Do you think these people drift in from rural districts?—A. Yes. For instance, this old gentleman I referred to had spent his whole life on the farm, and the bulk of these 29 I spoke of would be found in this position: that when they reached the age of sixty they found the heavy side of farm work, and especially in the winter season, too much for them. They drifted into the city, thinking they would find things a little easier, but my experience of that class of people is that they do not consider the difference in the cost of living in the town, prices of foodstuffs, rent, and such things.

When I knew that I was to come here to give evidence, I wanted that evidence to be as reliable as possible, and I called together, the other day, in Toronto, twenty-five of our officers, whose average length of service was twenty-five years. I discussed this matter very seriously with them and every word that I have given to you this morning was more than substantiated by those twenty-five officers, who have been in daily contact with the poor and needy for twenty-five years.

Q. What proportion of the poor in cities drift in from the country?—A. I have not studied that out sufficiently to give you an accurate answer.

Q. But you know the life and history, more or less, of the people you come in contact with?—A. Yes.

Q. Where do they come from?—A. Many come from the country.

Q. From the farm?—A. Yes.

Q. Have you any idea of the proportion?—A. I hardly think that I can give you anything reliable.

*By Mr. Carroll:*

Q. You have travelled over Canada twice, once twenty-four years ago and again while in your present position?—A. Yes. I have been from coast to coast four times during the past two and a half years.

Q. And you met people, in your recent trips, whom you met in their prime, twenty-three or twenty-four years ago. Would you give us some idea as to the comparative difficulties of the aged poor twenty-three years ago and at the present day?—A. I think I can answer that. Twenty-three years ago, aged people could work longer than they can now. Undoubtedly we are living in a young man's age. We could find work then very much easier for old people than now. If they could not work for a whole day, they could get work for half or three parts of a day; then as to cost of living, there is no comparison between conditions then and now. People who could only manage to do a little work then got along, whereas, they are discouraged in making any attempt now, because they know the employer does not want old men.

Q. And do you say that the standard of wages has gone up proportionately with the high cost of living in this country?—A. Oh no, certainly not. Of course, wages have gone up, but nothing to approach the rise in the price of foodstuffs.

Q. In speaking of old age pensions, (and I understand you are in favour of old age pensions), would it be your idea that widows who have not reached the age of fifty or sixty, and who are encumbered with the care of large families, should be taken care of by pensions from the State?—A. Yes. I would certainly advocate that the State should do something for the widow. It would not take me long to show you a whole string of very excellent women, who have done valuable service in their own way, and who are having a great and bitter struggle to-day.

Q. In addition to the widows, you know that there are in this country, as in every other country, a large number of married women who have been absolutely deserted by their husbands. What do you think of the State looking after these persons, (deserted through no fault of their own) by means of an old age pension?—A. I would like to see it, myself, and I think, in the long run, the State would be the gainer.

*By the Chairman:*

Q. What do you think is the cause of such wholesale desertions as are going on? Of course, if it is not an economic reason, you need not bother to answer the question. A previous witness stated the other day however that in many cases husbands were unable to provide for families, and simply got up and left them.—A. There may be something in that.

*By Mr. Verville:*

Q. What is the moral effect on their children, of widows who have to work every day for a living?—A. Very bad. The training of the children is neglected and the



children get out of hand and undisciplined; their food and comfort are neglected, and they grow up under disadvantageous conditions. I can speak rather strongly on that point, because I have seen the working of it in other countries, perhaps much more so than in Canada. These questions are in a much more aggravated form in Great Britain and Scandinavian countries, where I have had experience. Looking back twenty years, I can see the mistakes we are making in this Dominion, and I look forward to the next twenty-five years with great uneasiness, unless something is done to prevent the evil from growing. Twenty-four years ago I kept a very full diary, (embodying hundreds of pages of foolscap) describing where I went, the people I came in contact with, and my impressions of social life. Now, when I come back to Canada I find that great volume in my vault, and I find it has been made good use of by my successors. I take it out occasionally to compare the notes, and am rather alarmed, sometimes, to find we are drifting slowly to the stage reached now by the Old Country. Coming in contact with these people at public meetings, as I do almost every day in the year, I cannot help noticing the difference in my congregation,—just the same as you notice a difference between an Eastern and a Western congregation. In the West, for instance, you do not see many aged people in the congregation; and twenty-four or twenty-five years ago, you did not see many old people here. When I come onto a platform, I look the congregation over, and, noting the increased proportion of old people, wonder what it will be like in the next twenty-five years.

*By Mr. Verville:*

Q. Is it not a fact that machinery has had a great deal to do in keeping old people out of work. Employers do not like to have old people handling machinery on account of the danger?—A. Yes. That is quite true, and I suppose when men attain sixty years of age they are not quite so nimble and sharp.

Q. And the insurance the manufacturers are supposed to provide for their men, indirectly forces them to dispense with old men?—A. Certainly. I have had a little experience with pensions myself. I was the first secretary of our own pension scheme for our officers. I am also president of our own pension fund now.

*By Mr. Carroll:*

Q. Tell us about that. Do they contribute anything towards it?—A. No. We consider that any man who has done twenty-five years service has got a very strong claim on the pension fund. Then we have many officers who have broken down in health and who have become incapacitated many years before old age.

*By Mr. Jameson:*

Q. Tell us what the amount of the pensions is. Does it vary according to the rank of officers?—A. It varies, of course, as to the conditions, and whether a man is entirely incapacitated or only partly so.

Q. Could you not give the committee any figures as to the amount of pensions paid in the different classes? If you have not the figures here, will you be good enough to furnish a statement of that character to the secretary?—A. Yes, but our pension, so far as this country is concerned, would be of very little use to the committee, as it is not far enough developed. I was speaking rather of my experience in Great Britain and the Scandinavian countries, where the pension scheme has been working thirty years.

Q. It would be interesting to have the information, so far as you can give it. With regard to the question the Chairman asked you a while ago, with regard to the desertion of families by husbands, have you thought out what the probable effect of that will be on the future domestic life of this country, causing, as it does, a large number of young women to work in stores and factories and other places of employment, dissociating them from home life, and preventing them from getting any idea of house-keeping. What, in your opinion, will be the effect, in the home, of their lack of

knowledge of domestic affairs?—A. It is very serious indeed. I can speak with a little authority on that point, because I am travelling all the time and meeting with that difficulty. There is no doubt that several things would occur. In the first place, there is not the same wise expenditure of money, because a girl who has not had home training is not likely to be as economical. But that is not the worst side of it. The worse phase of it, to my mind, is that she does not know how to create the necessary home comforts that are so helpful to the man, and especially in a case where he is inclined to drift away into company. Pleasant surroundings would make just the difference. I suppose the great tendency towards hotel life is partially due to that want, and it is a bad tendency.

Q. The effect would be twofold, you say: it would increase in that home the cost of living, or, in other words, reduce the value of a dollar; secondly, it would have a tendency to lessen the attractions of home, and so might be a contributing cause to desertions.—A. It might be.

Q. What do you think the eventual outcome would be, looking at the situation broadly?—A. Of course that is a very big and far-reaching question.

Q. Have you any conditions of that sort in the Old Country?—A. Yes. I have seen the difference in countries like Germany and Sweden, where the question has not yet reached the acute stage. I think no one who looks ahead and thinks seriously can help feeling that this is going to be a very serious question. I take it that that is what the school boards have in view, in the development of cookery classes and classes in domestic science. Take our own case. We have a training college at Clapton, of which I was the principal for eight and a half years. We have there, continually, five hundred cadet students, and they get a complete training in cookery and domestic science, men as well as women. That is doing something to offset the evils which you pointed out.

Witness discharged.

Mr. E. S. MACPHAIL called, sworn and examined.

*By the Chairman:*

Q. You are, I see, connected with the Census Department?—A. Yes.

Q. You were sent here by Mr. Blue, the chief officer of the Census and Statistics Office, to speak in his stead?—A. Yes.

Q. I see, on page 55 of the Memorandum, Old Age Pensions System for Canada, October, 1912, a statement with regard to the old age population of Canada. It says: "Fifth Census of Canada, 1911—Population, 65 years of age and upwards, if estimated at 4.527 per cent of total for 1911, viz., 7,204,527, would be 326,148. Have you any figures in connection with that?—A. No accurate figures, because the compilation of ages has not yet been completed. The population of Canada given there might be corrected. It is 7,206,643. The percentage of old people in 1901 was 5.01, or thereabouts. I think it would be pretty safe to adopt the same percentage for 1911, because the immigration would keep down the percentage for old people.

*By Mr. Jameson:*

Q. What do you mean by old people?—A. People sixty-five years old and over.

*By the Chairman:*

Q. Have you any figures as to the number of widows in Canada?—A. Not with me.

Q. Also, widows with children?—A. I could get the figures of widows for you, but we have not figures of widows with children.

The CHAIRMAN.—You might let us have that information. (See Exhibit 'K' herein.)

*By the Chairman:*

Q. The other day Mr. Verville asked Mr. Acland 'You can find the wages per hour, but the earnings of the various trades is a different thing.'—A. I presume that that question had reference to the information gathered concerning manufacturers. The information, however, that we have gathered regarding occupations, furnishes more details than that gathered in regard to the manufacturers. We tabulate every occupation, get the names of all those engaged in those occupations: whether they are employers or employees; what other occupations these employees might occasionally be engaged in. We have not yet completed the compilation of this table.

*By Mr. Carroll:*

Q. When can you have it ready?—A. Not before the end of September. It is the last thing to be tabulated.

*By the Chairman:*

Q. On page 56 of the Memorandum, October 1912, appears a table 'Classes of Occupation, with and without Wages'. What does 'with and without wages' mean?—A. Taking the first 'with wages'—the Bulletin of wage-earners gives the statistics of the number of persons in the various trades, who barter their abilities on a basis of supply and demand, together with the time employed and wages earned in the census year. 'With and without wages'—the Bulletin of occupations gives the aggregate population, male and female, for whom an occupation with a gainful or non-gainful was recorded. The statistics included not only wage-earners and salaried people, but also independent workers, farmers, employers, &c.

Q. You said you had not got that information ready yet?—A. Occupations is the last compilation to come off, because it concerns only a portion of the population. We are doing our work by card system now, and are therefore endeavouring to tabulate the statistics with the least disarrangement of the cards.

*By Mr. Jameson:*

Q. I just wanted to ask whether it would be possible to get some information or statistics on the subject of divorce, in this country, through the Census Department. If you have any information of that character that is easily available, I would like to have it?—A. I will see what we have. (See Exhibit 'K' herein.)

Witness discharged.

Mr. G. D. FINLAYSON called, sworn and examined.

*By the Chairman:*

Q. You are employed as an Actuary in the Insurance Department?—A. I am one of the Assistant Actuaries in the Insurance Department.

Q. You have some information to give us?—A. Yes. I have made some deductions, based on Mr. Macdonald's resolution, made sometime ago. My figures are based on the census reports for 1901, as the figures for 1911 are not yet available. Mr. Macdonald inquired as to the cost of an old age pensions scheme, based on the figures of Australia, New Zealand and England. I have taken the figures referred to on page 59 of the memorandum of the Old Age Pensions System, in which the proportion of eligible pensioners in England is stated to be 44.2 per cent of the total old age population. In Australia the percentage of the total population is given as 1.68 per cent and in New Zealand 1.58 per cent. In my estimate, I have assumed that the proportion of old age population to the total population in 1911 is less than it was in 1901, for the reason that the great immigration would, I think, go to reduce the proportion of old people, during the ten years.

I have assumed that the old age population, that is, the population over sixty or sixty-five years of age, increased at the rate of 15 per cent during the decade. According to that estimate, the total population over sixty would be 476,260, and the total population over sixty-five would be 312,655. (See Exhibit 'J.')

*By Mr. Jameson:*

Q. Have you made the calculation in regard to people over seventy?—A. No.

The CHAIRMAN.—You might make that and send it in. (See Exhibit 'J' 3.)

Mr. FINLAYSON.—Now in regard to the cost per annum, assuming the pension to be payable at the age of 65. In England, the rate of pension is 5 shillings a week, or about 13 pounds a year. In Australia and New Zealand it is just double that—26 pounds a year. In Australia there are 1.68 of the total population over sixty-five. Applying that percentage to Canada, we should get 121,041 over sixty-five, and the cost of the pensions for the first year, on the basis of the English benefit, would be \$7,657,861.

*By Mr. Carroll:*

Q. That is, supposing that each person over sixty-five years of age would be competent to receive an old age pension?—A. No. Not every person over sixty-five, only 38 per cent of them, because that is the proportion in Australia. I have the same figures for England, if you would like to have them.

Q. Australia would be better.—A. Yes. I think her figures would be more applicable to Canada than any other country's. The English figures would be altogether too large. I think it is fair to take the Australian basis of benefit, that is, about 26 pounds a year, or \$130. At the Australian rate, the cost of the pension would be just double the English rate, that is, \$15,315,722. That is assuming that the number of old age eligible pensioners is calculated on the Australian percentage. If we take the basis of New Zealand, we would have 113,836 eligible pensioners over sixty-five years of age. The cost for the first year, assuming that they all come in to the fund now, on the basis of the English benefit, would be \$7,202,024; on the basis of the Australian and New Zealand benefits, just double that, \$14,404,048.

I have assumed, throughout, that there will be no fund set up, that the money paid out will be taken from the consolidated revenue fund. That is, we would not set up capital account bearing interest.

*By Mr. Jameson:*

Q. You have not given us figures in regard to people over sixty-five, and you have not gone below that?—A. I have the figures for fifty years. (See Exhibit 'J.')

Q. And seventy?—A. I can prepare them and send them in. (See Exhibit 'J' 3.)

Witness discharged.

Committee adjourned.

EXHIBIT 'G.'

POPULATION—INFIRMITIES BY CIVIL CONDITION, AGE AT DATE OF CENSUS, 1911, AND AGE INCAPACITATED.

(Statement submitted by witness J. Morgan Shaw in his evidence of April 11, 1913.)

Schedule.	Blind.		Deaf and Dumb.		Crazy or Lunatic.		Idiotic or silly.		Total infirm.	
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
Civil condition—										
Single.....	776	618	1,792	1,516	4,310	3,180	3,237	2,280	10,115	7,594
Married.....	777	329	589	471	1,501	2,082	166	168	3,033	3,050
Widowed.....	287	429	98	101	239	384	59	117	683	1,031
Unspecified.....	10	12	12	5	623	299	39	21	684	337
Age—										
Under 10.....	85	65	299	264	48	33	225	142	657	503
10 to 19.....	149	123	148	402	209	152	748	483	1,554	1,160
20 to 39.....	327	212	812	682	2,268	1,749	1,346	1,005	4,753	3,648
40 to 59.....	440	258	590	456	2,458	2,455	759	620	4,247	3,789
60 to 79.....	619	465	255	231	1,034	1,151	337	263	2,245	2,110
80 and over.....	222	262	69	50	74	103	46	57	411	472
Not given.....	8	3	18	9	582	302	40	16	648	330
Age incapacitated—										
Under 5.....	384	309	2,270	1,892	386	343	2,199	1,647	5,239	4,191
5 to 9.....	100	86	6	7	105	109	87	43	298	245
10 to 14.....	74	53	11	6	93	78	75	43	253	180
15 to 49.....	409	192	28	31	2,578	2,267	218	176	3,233	2,666
50 and over.....	450	430	61	34	562	636	79	85	1,152	1,185
Not given.....	433	318	115	123	2,949	2,512	843	592	4,340	3,545

(See Evidence, pages 160-163.)

EXHIBIT 'H.'

STATEMENT *Re* COST OF LIVING FOR FAMILY OF FIVE.

(Submitted by witness Fred. Bancroft in his evidence of April 11, 1913.)

Coal, five tons at \$7.25.....	\$36 25	
One cord light wood.....	5 75	
		\$42 00
Light and gas for cooking at \$1.50 per month.....		18 00
Clothing for man—		
One suit a year.....	\$16 00	
One hat a year.....	2 50	
Four shirts a year.....	2 40	
Four pr. socks a year.....	1 20	
Collars and ties, a year.....	2 00	
Underwear, a year.....	3 50	
		27 60
An equal amount for his wife.....		27 60
Three children, clothing at \$15 each.....		45 00
Boots and shoes—		
Three children, 3 pairs each at \$1.50.....	\$13 50	
2 " men's boots at \$3.50.....	7 00	
1 pair " overshoes.....	2 00	
1 " " rubbers.....	1 00	
1 " ladies ".....	1 00	
2 pairs " boots at \$2.....	4 00	
Repairs for family.....	2 00	
		30 50
Furniture and utensils—		
Three brooms at 50c.....	\$1 50	
Brushes.....	1 50	
Gas mantles or lamp glasses.....	50	
Stove polish.....	25	
Shoe polish.....	75	
Renewal of furniture.....	25 00	
		29 50

## SELECT SPECIAL COMMITTEE

Bread, 1 large loaf per day at 10c.....	\$36 50	
Cakes, per day at 5c.....	18 25	
		54 75
Milk, 1 quart per day at 9c.....		32 85
Meat, at 35c. per day.....		127 75
Potatoes, 10 bags per year.....		11 00
Sugar, 4 lbs. per week at 7c. lb.....		14 56
Tea, ½ lb. per week at 20c.....		10 40
Coffee, 4 lbs. per year at 40c.....		1 60
Breakfast foods and cereals, 25c. week.....		13 00
Vegetables—		
One cabbage per week, at 5c.....	2 60	
Onions, per week, at 5c.....	2 60	
Turnips, per week, and carrots, at 5c.....	2 60	
Parsnips, per week, at 5c.....	2 60	
Lettuce, &c., per week, at 5c.....	2 60	
		13 00
Fruits—		
Two barrels of apples at \$2.50.....	5 00	
Preserving, ½ crate strawberries.....	1 50	
“ ½ “ raspberries.....	1 50	
“ 3 baskets peaches.....	2 25	
“ 2 “ pears.....	1 00	
“ 1 basket plums.....	50	
Sugar for above.....	4 00	
		15 75
Produce—		
Butter, 3 lbs. per week.....	\$1 00	
Lard, ½ lb. per week.....	10	
Eggs, 1½ doz. per week.....	42	
Cheese, ½ lb. per week.....	10	
		84 24
Flour, 25 lb. bag per month at 65c.....		7 80
Can goods, 1 can fish per week.....	15	
1 “ corn per week.....	10	
1 “ peas per week.....	10	
Pickles, per week.....	5	
		20 80
Insurance, per year.....		20 00
Union dues.....		12 00
Street car fare, 25c. per week.....		13 00
Sundries—		
Pepper, per year, 1 lb.....	40	
Salt, per year.....	50	
Mustard, per year, 2 tins.....	40	
Matches, “.....	50	
Vinegar, “.....	45	
Soap, “ 100 bars.....	5 00	
		7 25
Extras at Christmas.....		2 00
Evening paper, 25c. per month.....		3 00
Rent for six-roomed house at \$18.....		216 00
Doctor and medicine for family.....		15 00
Donations to church per year.....		10 00
Family attends one concert per year.....	1 25	
One trip on lake.....	3 00	
One to Island Park.....	50	
One to Scarboro Beach Park.....	1 00	
		5 75
Total.....		\$991 70

(See Evidence, page 170.)

EXHIBIT 'J' 1.

COST OF PENSIONS.

(Submitted by witness G. D. Finlayson in his evidence of April 15, 1913.)

*Pension age, 60.*

1. Assume number of pensioners, 184,313 (Australian basis).	
Cost of pensions for first year at English rate.....	\$11,660,870
Cost of pensions for first year at Australian and New Zealand rate.....	23,321,740
2. Assume number of pensioners, 173,359 (New Zealand basis).	
Cost of pensions for first year at English rate.....	10,967,847
Cost of pensions for first year at Australian and New Zealand rate .....	21,935,694
3. Assume number of pensioners, 210,507 (English basis).	
Cost of pensions for first year at English rate .....	13,318,076
Cost of pensions for first year at Australian and New Zealand rate .....	26,636,152

*Pension age, 65.*

The corresponding figures for age 65 are—

1. English rate .....	\$ 7,657,861
Australian and New Zealand rate .....	15,315,722
2. English rate .....	7,202,024
Australian and New Zealand rate .....	14,404,048
3. English rate .....	8,743,074
Australian and New Zealand rate .....	17,486,148

(See Evidence, pages 185-186.)

EXHIBIT 'J' 2.

INSURANCE DEPARTMENT, OTTAWA,

APRIL 16, 1913.

V. CLOUTIER, Esq.,  
 Secretary, Committee on Old Age Pensions,  
 Ottawa.

DEAR MR. CLOUTIER.—I am enclosing herewith a memo regarding the estimated cost pensions assuming the pension age to be 70, corresponding to figures given in my evidence yesterday regarding pension age 60 and 65.

Yours truly,

G. D. FINLAYSON.

## EXHIBIT 'J' 3.

MEMORANDUM *Re* COST OF PENSIONS.*Census, 1891.*

(See Evidence, page 186.)

Persons over 70 years of age.....	135,673
Percentage of total population .....	2.81%

*Census, 1901.*

Persons over 70 years of age.....	165,225
Percentage of total population .....	3.08%
Increase in total population, 1891-1901.....	11.11%
Increase in population over 70, 1891-1901.....	12.18%
Assume an increase of 15 per cent in population over 70, 1901-1911.	
Persons over 70, 1911.....	190,008
Number of eligible pensioners—	
Assuming England's percentage, 44.2% of 190,008.....	83,984
"    Australia's    "    38.7% of 190,008 .....	73,533
"    New Zealand's    "    36.4% of 190,008 .....	69,163

*Cost of Pensions.*

1. Assuming 83,984 pensioners (English basis).	
Cost of pensions for first year at English rate.....	\$ 5,313,388
Cost of pensions for first year at Australian and New Zealand rate .....	10,626,776
2. Assuming 73,533 pensioners (Australian basis).	
Cost of pensions for first year at English rate.....	4,652,188
Cost of pensions for first year at Australian and New Zealand rate .....	9,304,376
3. Assuming 69,163 pensioners (New Zealand basis).	
Cost of pensions for first year at English rate.....	4,375,712
Cost of pensions for first year at Australian and New Zealand rate .....	8,751,424



## EXHIBIT 'K.'

CENSUS AND STATISTICS OFFICE,

OTTAWA, April 25, 1913.

DEAR SIR,—In reply to your letter of the 23rd instant, permit me to say that the total number of widows in Canada, in 1911, was 197,598; in 1901, the number was 151,181.

The total number of divorced persons in 1901, was 661, of whom 337 were males and 324 females, as against a total of 1,530 as shown by the last census. Of the latter 839 were males and 691 females.

In the census of 1901, the average rate was 12 per 100,000, and in 1911, 21 per 100,000.

In the United States in 1900 the total number of divorced persons was 198,877, or 262 per 100,000; in 1910, the number was 341,230, or 372 per 100,000.

The annual average number of divorces granted for the year 1901<sup>1</sup> in the Australian Commonwealth was 359, being an average rate of 10 per 100,000; in New Zealand, 92, or at the average rate of 12 per 100,000.

I have the honour to be, Sir,  
Your obedient servant,,

E. S. MACPHAIL,  
*Superintendent of Compilation.*

V. CLOUTIER, Esq.,  
Clerk of Committee, on Old Age Pensions,  
House of Commons, Ottawa.

<sup>1</sup> For the five-year period of which the census year is the median year.

## EXHIBIT 'L.'

(Submitted by witness J. Morgan Shaw.)

Statement showing the total number of patients in residence in hospitals for insane, idiots and epileptic in Province of Ontario, February 28, 1913, was 6,714.

Admitted—	
From cities .....	2,418
Incorporated villages .....	305
Incorporated towns .....	875
Township municipalities .....	3,116
Total .....	<u>6,714</u>

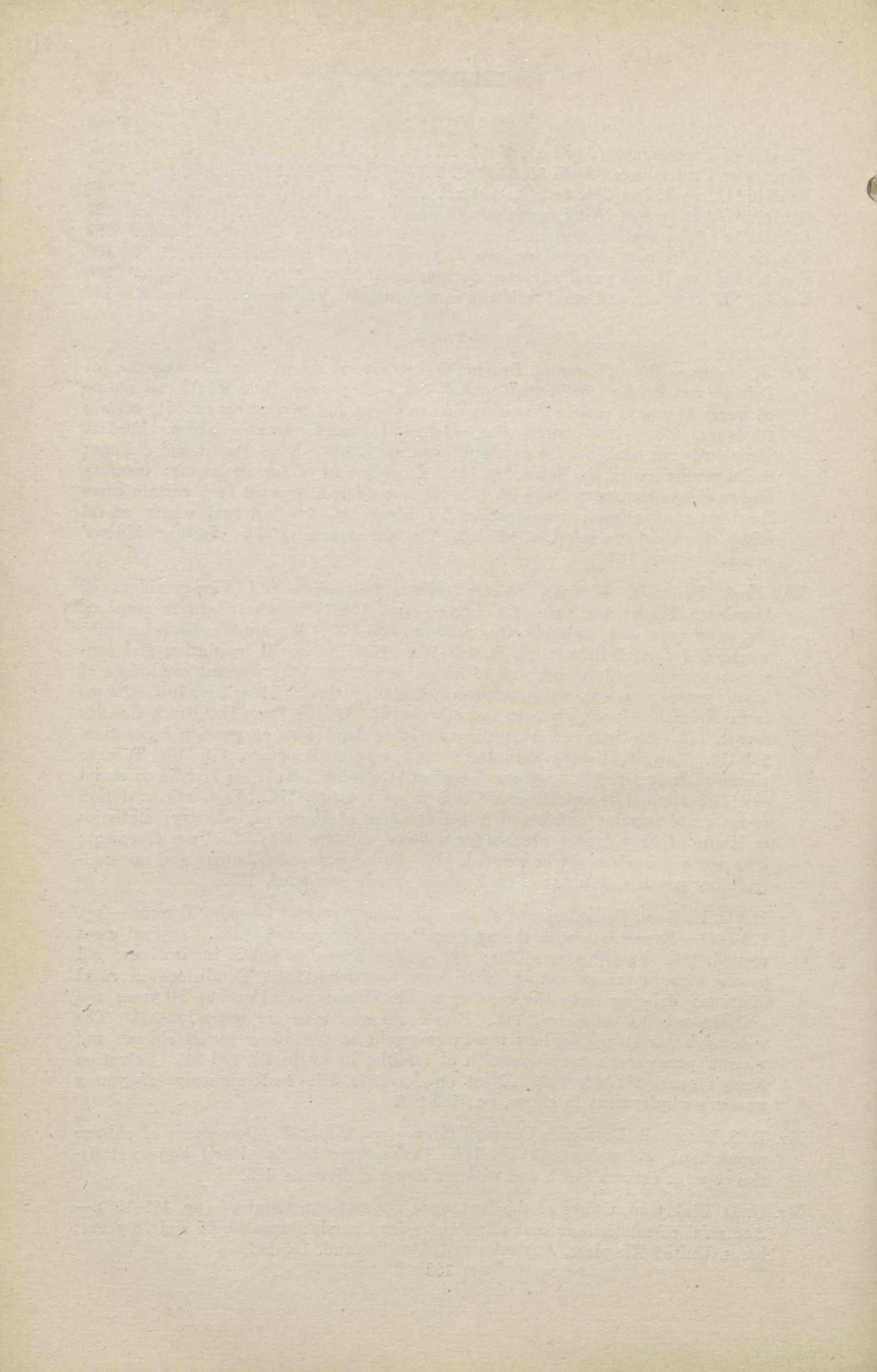
(See Evidence, page 163.)

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# MINUTES OF PROCEEDINGS

AND

EVIDENCE TAKEN

BEFORE THE

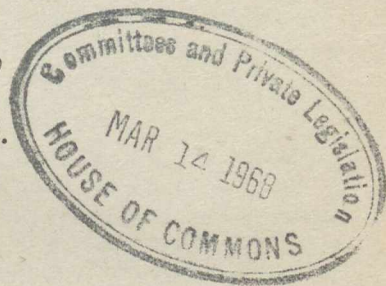
SELECT SPECIAL COMMITTEE

ON

# OLD AGE PENSIONS

(No. 6)

APRIL 25, 29, 30,  
AND  
MAY 6, 9, 15, 1913.



OTTAWA

PRINTED BY C. H. PARMELEE, PRINTER TO THE KING'S MOST  
EXCELLENT MAJESTY

1913



# THE SELECT SPECIAL COMMITTEE ON OLD AGE PENSIONS.

HOUSE OF COMMONS, COMMITTEE ROOM 105,  
FRIDAY, April 25, 1913.

## MINUTES OF PROCEEDINGS,

The Select Special Committee on Old Age Pensions met, pursuant to notice, at 11 o'clock, A.M. Present: Mr. Burnham, Chairman, presiding; Mr. Carroll, and Mr. Macdonald. In attendance as witness: Mr. C. E. Moore, President of the Peterborough County Farmers' Institute, Peterborough, Ont. In attendance as spectators: Dr. Alguire, M.P., Mr. Martin, M.P. (Regina), Messrs. J. C. Watters and W. L. Best. In attendance as Committee Reporters: Messrs. Dickson, Matthews, Oliver, and Owens.

The Chairman read communications received from Hon. Mr. White, Mr. J. Morgan Shaw, and Mr. F. A. Acland. Ordered that said communications, No. 151, 152, 153, be filed.

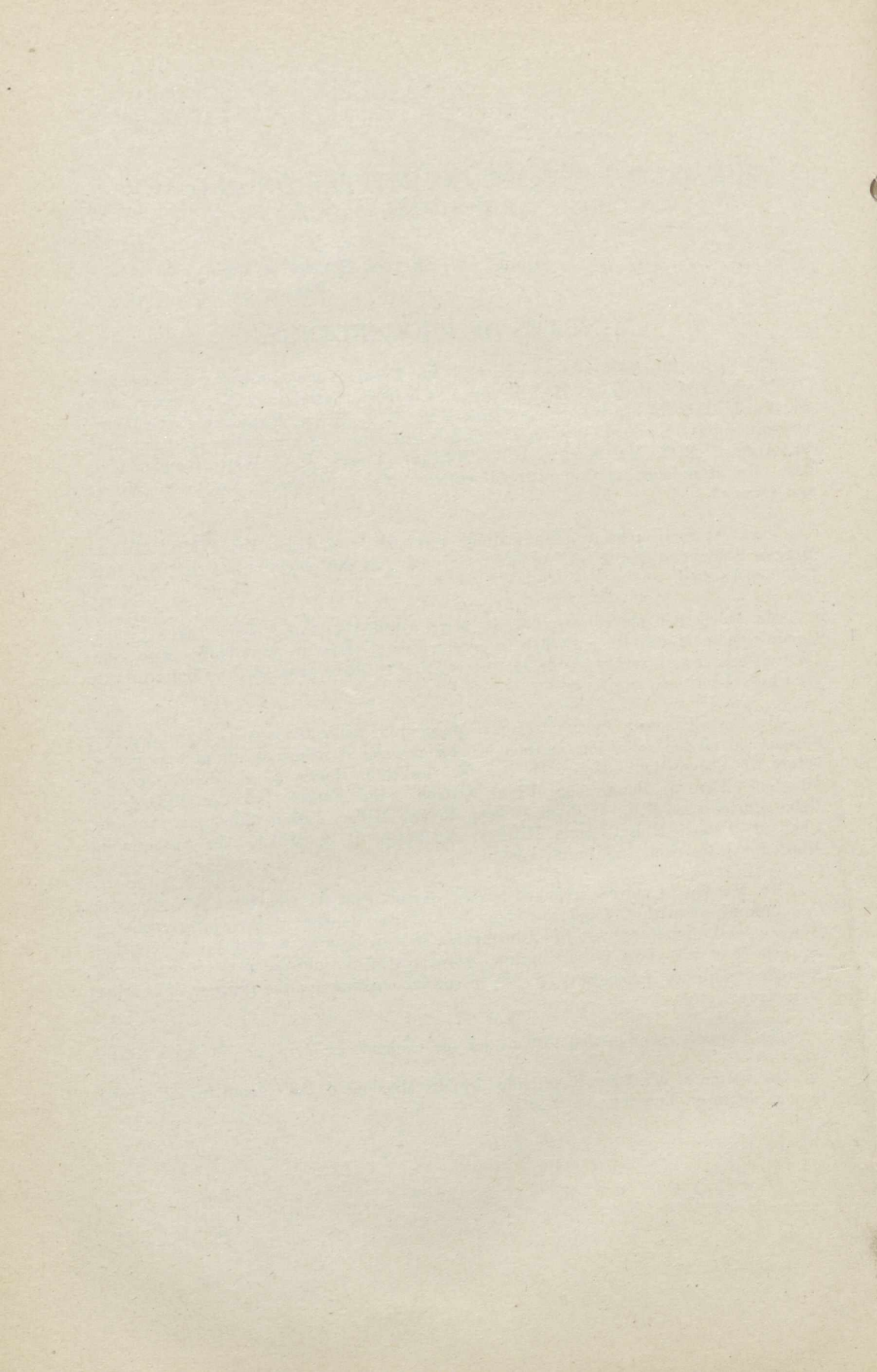
Mr. Macdonald moved, seconded by Mr. Carroll, that the evidence taken by the Committee on March 4th and 11th be accepted as if taken in accordance with the Committee's second report to the House, relating to leave granted the Committee to sit while the House is sitting.

Mr. Carroll moved, seconded by Mr. Macdonald, that summons be issued for the appearance of the following persons of Agricultural occupations, to give evidence before the Committee:—Hon. H. C. V. LeVatte, Messrs. C. E. Moore, Geo. L. Marshall, Alex. J. Bannerman, Frank Carroll, John Forgie, John A. McDermid, Peter Christie, ex-M.P., William Wilson, Robert Miller, Joshua Smithson, Antoine Phaneuf, Fabien Huet, Pierre Millette, A. Matte, J. S. Miller, Abe Sutherland, Montague Robertson, and Frank Leeson.

Mr. Macdonald moved, seconded by Mr. Carroll, that the Chairman be instructed to communicate with Colonel the Hon. J. Allen, a Member of the Government of New Zealand, and to request him, during his stay in Ottawa, to give the Committee the benefit of his views respecting the operations of the old-age pension system of New Zealand, and, if necessary, to hold a special meeting for the purpose of hearing said views.

The Committee proceeded to consider the evidence of Mr. C. E. Moore.

On motion of Mr. Carroll, seconded by Mr. Macdonald, the Committee adjourned to meet again on Tuesday, April 29th.





## EVIDENCE.

Mr. C. E. MOORE, president of West Peterborough Farmers' Institute, called, sworn and examined.

*By the Chairman:*

Q. I understand that you are president of the West Peterborough Farmers' Institute?—A. Yes.

Q. In that way, of course, you are brought in touch with the agricultural opinion in different matters in the west riding of the county of Peterborough?—A. Yes.

Q. You have an idea what you are brought here for, namely, to give us what may be called the farmers' opinion, so far as you know it, of the desirability of the Dominion of Canada adopting a system of old age pensions, whereby they might give to the aged and deserving poor, those over, say 65, years of age, who are found to be deserving by a local board of examiners properly appointed under the Act, a sum in the way of a pension possibly in the neighbourhood of \$130 a year, to those who are poor to the extent that they have an income of, say \$130 a year or less. You understand that this system is also non-contributory, that is to say, the beneficiaries are not supposed to pay anything into it?—A. Yes.

Q. Would you be good enough to give your opinion, and the farmers' opinion generally, so far as you know it, of this scheme?—A. Personally, as far as I can speak, I think that the farming community do not understand or appreciate the necessity for such a scheme, perhaps as much as the city classes or the working classes, to this extent; that it is a movement that is not—how shall I say it—quite as necessary in the country. But from what little I have discussed it with friends and from what I have heard expressed, I think they are in favour of it. They believe that it is a satisfactory way of helping our deserving poor, those that are really deserving, not those that are poor from intemperance or from spendthrift habits. Probably if you would ask some questions, I could know exactly the information you require. I received the communication to attend here on Monday, and this is a time of the year when the farmer is busy.

*By Mr. Carroll:*

Q. How about your farm help in the particular locality from which you come? Do the farmers there do all their own work, or do they have to get help?—A. To a certain extent, we have to get help, and that help comes to us from the old country.

Q. In the summer months do you not get considerable help from that particular county or from the province?—A. In the way of help?

Q. Yes?—A. Not in our section.

Q. What class of people come out from the old country, do they come to make this their permanent home?—A. That question is a rather broad one, in this way. At the present time, our experience is that the class coming out, particularly this spring, are coming from a section where they have had a very good home, and are not satisfied with their condition.

Q. They are coming out on speculation?—A. As a rule, they have come out, in our experience, to make this their home.

Q. Do many of them become permanent farm labourers?—A. Very many do; not all. Some drift to the city. Just offhand, I might say that in our particular section probably 50 per cent of them, especially the married men, drift to the city.

Q. About 50 per cent of the others remain as permanent farm labourers?—A. About that. I am not prepared to say that this percentage is exact, but only approximate.

Q. I understand that. What wages do these people get as a rule?—A. Are you referring to either single or married men?

Q. To either class.—A. Coming down on the train this morning I jotted down, from my own experience, and the wages we pay, the income generally received by married men. They usually hire at \$300 the year. They are supplied with a quart of milk a day, which, at 5 cents, amounts to \$18 a year. We give them house rent, and in our case half an acre of ground with a berry patch, and enough to grow potatoes. We value that at \$60. A married man has two days' roadwork a year. We do that for him. The value of that is \$2. His wood we give to him free, value \$45. We give him free apples, valued at about \$5. Another consideration often overlooked in connection with help is the use of a horse. I may just say, in passing, that many men do not appreciate these things that are thrown in. We allow our help the use of a horse, to go to church every Sunday, if they want to, and very often they manage to get the use of the horse for the whole afternoon, visiting other English friends. We value that at about \$20 per year. The total, therefore, amounts to \$450.

Q. Would that be the standard wage for a married man who is a farm labourer in the province of Ontario?—A. Probably so, in most cases.

*By Mr. Macdonald:*

Q. How much did you say the total income was?—A. \$450 a year.

Q. You mean cash and its equivalents?—A. Where the wage is \$300, and all these things are thrown in.

*By Mr. Carroll:*

Q. What would you say as to the capacity of a man, with an ordinary family, with an increase of \$450 per year, to lay something by for his old age?—A. You come to a great variation there. I am speaking personally, but I think it applies to all sections of our county, more or less. Our last man saved \$100 a year. The man before him saved \$26.

Q. Was there any difference in the families?—A. A difference of four. The man before that had a family of two, and he saved approximately \$150 a year. It varies considerably.

*By Mr. Macdonald:*

Q. Where would these men live? What kind of houses do they live in?—A. We have a house provided for our help.

Q. What rent do you charge?—A. They are not charge rent, but in the estimate I gave you just now I allowed \$5 a month because we give them half an acre of ground with it.

*By Mr. Carroll:*

Q. Would a married man with a family of three be able to save for his old age?—A. He must be very frugal, and have very little sickness. The man who has just left us had considerable sickness, which reduced his savings to about \$79 or \$80. There was no provision for sickness in a family of three or four.

*By Mr. Macdonald:*

Q. Where do the helps go when they leave?—A. To some other place, or to the city, or they drift away.

*By Mr. Carroll:*

Q. Speaking generally, the ordinary farm labourer, either married or unmarried, is not able to save very much, if he becomes incapacitated by the age of 50 or 60, and has not sufficient to keep him until his death?—A. No.

Q. Coming down to the farmers, Mr. Moore, speaking generally—I do not mean the wealthy farmer, or the man who has a big farm and is able to hire help, but of the ordinary farmer—what would you say as to their capacity at the present time to save for their old age?—A. He will have to live very frugally, and will also have to be very careful as a rule, of course there are exceptions, but speaking generally with the increased cost of living and the varying seasons we are contending with, and they are becoming a little worse every year, which is making it difficult for the farmer as well as the labourer, to a certain extent.

Q. I presume that in your particular locality the farmers are pretty well off?—A. Oh, they are fairly well off; it is a dairying section. They are comfortable.

Q. What about the sons of the farmers, have they decided to remain upon the farm and become farmers?—A. In our section, speaking broadly, they have, except in the case of large families, in which case some of them drift into the cities and into other occupations, or go to the West if they have the means.

Q. Do you know of any old farmers, say of 50 or 60 years of age, who are at the present time not making a comfortable living in your country? What I mean by that is, have they the necessities of life and comfortable clothing, etc.?—No, I could not say that I know of any.

*By Mr. Macdonald:*

Q. Now in regard to the farm labourer, you have to depend in Ontario very largely upon immigration for them, haven't you?—A. Yes, it is getting more so every year.

Q. The old class of men that were present in all the Eastern Provinces as farm labourers years ago has practically ceased to exist?—A. Yes.

Q. As the cities have grown and the industries have developed, that class of man has gone into the city?—A. Yes.

Q. Now in your county in regard to farming interests, are your farming population pretty well recruited by the sons of men who are living on the farms?—A. Pretty well, only during the last few years we noticed that each year a few of the farms are either sold or rented, and these farms that change hands seem to be taken up by outsiders.

Q. I suppose you have cases in your county where through sickness in the family, or through the young people dying off, or going away, the old people are left alone on the farm?—A. Yes, a good many cases.

Q. And when they get old their circumstances become reduced?—A. Yes, to a certain extent they are, or they are compelled to give up the farm.

Q. That is, they go behind?—A. Yes.

Q. Well, where does that class of man go, in cases of that kind, what do they do when those conditions rule?—A. Well, under the conditions to which you refer I think as a rule they sell their farms and stock and implements and go to the town or city, whichever has been their customary market-place, so to speak.

Q. In such cases what do they depend upon for the means of getting along?—A. Just what they have saved up; they depend upon their own means.

Q. In some cases the result of that condition is that the old folks become pretty badly off, I presume?—A. I expect so, but of course I would not like to say offhand. I am certainly not in a position to say that.

*By Mr. Carroll:*

Q. Take the ordinary farm that is sold out under conditions such as you refer to, what would the farm and the stock net?—A. You mean the ordinary hundred acre farm?

Q. Yes.—A. Well, it depends upon the location of the farm, but I would say that in Peterborough County the majority of the farmers could sell out at from \$6,000 to \$8,000. Probably near the city of Peterborough they might sell for a little more, but for the ordinary farm in West Peterborough it would be \$6,000 to \$7,000.

*By Mr. Macdonald:*

Q. Within what radius of the city?—A. It would be \$8,000, within a radius of anywhere up to six miles, beyond that radius it would decrease. Then on the ordinary farm of 100 acres the stock and implements would probably net him \$1,200 to \$2,000, according to the condition they are in.

*By Mr. Carroll:*

Q. Taking into consideration the present cost of living in the city the interest on that money would not keep that family?—A. No.

Q. It would take \$500 or \$600 to live now in the city?—A. Yes, a good many farmers out of that amount of money would have to pay off the mortgage, not all of them of course, but some of them have to clear off the mortgage before they can secure a home for themselves.

*By Mr. Macdonald:*

Q. There are mortgages on the farms in your county, are there?—A. More or less. They say a good farmer always has a mortgage on his farm, that is if he is going ahead and progressing.

Q. Where you find a lot of Scotchmen there the idea is that the moment a man has a mortgage on his farm he is in trouble, but it may be different in regard to other people. You are speaking of course from the standpoint of a man who has a good farm, well situated, and which has been in the family for quite a number of years?—A. Yes.

Q. And where the conditions are such that you have not had to wrestle very much with that problem?—A. Not to a great extent.

Q. Now, then, the further you get away from the city of Peterborough and out into the country the conditions become less satisfactory?—A. Yes, the market is farther away.

Q. Yes, and the farm is not as good, not worked to the same extent?—A. No, to a certain extent, that is the case.

Q. And the number of cases where people are liable to fall into difficulties late in life increases, I suppose, the more you have isolation?—A. Yes, to a certain extent. Of course I have not had much experience along that line and therefore am not in a position to state positively.

*By the Chairman:*

Q. Speaking broadly, what becomes of the poor who live in the country, not only in the good districts, which have their poor, but in the more remote districts?—A. Is it the real poor classes you are speaking of.

Q. Yes, the downright poor?—A. They have to enter the house of refuge. In the cities or towns they go into the poorhouse.

Q. But in the more remote districts, when they fail in the struggle for existence, do they not tend to become what you would call members of the vagrant, poverty-stricken class, from which is recruited more or less either the criminal or the semi-criminal?—A. I think so, although I am not prepared to speak decisively as to that, not being closely in touch with the situation.

Q. You know certain remote districts of the county of Peterborough, and the trouble that arises in there?—A. Yes.

Q. You probably have some idea of the cause of that trouble and depravity?—A. Yes, I have.

Q. Do you think that if these people were taken in hand in what you might call a scientific and organized way—that is, where they were deserving of it—and were assisted a little, that it would have the effect of improving the moral and general social tone of that sort of community?—A. I believe it would.

Q. Knowing that women are sometimes left with families of little children and have a pretty hard struggle to get on, have you formed an opinion as to the advisability of assisting them?—A. I have to the extent that I think such relief is one of the worthy objects of this system.

Q. You think it is a serious mistake to allow a widow with little children to drift about at the mercy of the world simply because they do not happen to be old enough to get a pension?—A. I do, and I think the age restriction of 65 should be lowered in the case of such women.

Q. Your idea is, I suppose, that it would prevent the children from developing into vagrants and criminals?—A. Yes, and give those children a chance to acquire some sort of education, if nothing else.

Q. I suppose you have formed a pretty strong opinion as to cases of this kind?—A. Yes. It is certainly pretty hard to read some of the cases that come up nearly every year in our criminal courts.

*By Mr. Macdonald:*

Q. Is there any remedy you could suggest, other than a system of old age pensions to meet the case of aged and deserving poor or people with limited incomes?—A. There is nothing that I could suggest. I think this form of assistance is the least calculated to wound the susceptibilities of those who require assistance. It is far less repugnant than the idea of the poorhouse.

Q. An old age pension system would tend to preserve their independence and their self-respect?—A. Yes, especially in the case of an elderly married couple who do not want to be separated.

*By the Chairman:*

Q. Does it appear to you also, speaking from a purely financial point of view, that this is nothing more or less than the exchange of one system in the assessments of the poor for another?—A. That is true.

Q. That is to say, an institutional system?—A. The advantage of this system is that it will be under some form of government control.

*By Mr. Carroll:*

Q. Have you anything more to suggest?—A. I have nothing more to say.

*By Mr. Alguire:*

Q. How do old people like going into the House of Refuge?—A. My view—speaking from what I saw on one occasion and from what I have heard—is that they are not satisfied. There is a certain class of people, immigrants from the Old Country, who are accustomed to poorhouses, but as a rule it is distasteful to our people.

Q. What is the general feeling of the public in regard to an old man having to enter the House of Refuge?—A. They look upon it as one of the last resorts.

Q. His friends do not feel very proud of him?—A. They do not.

Q. You think that a man, by the time he gets there, has practically lost his self respect and the respect of his fellow citizens?—A. Yes.

The CHAIRMAN.—Any more questions? All right, thank you very much, Mr. Moore.

Witness discharged.

Committee adjourned.

COMMITTEE ROOM 105,

TUESDAY, April 29, 1913.

### MINUTES OF PROCEEDINGS.

The Select Special Committee on Old Age Pensions met, pursuant to notice, at 11 o'clock, a.m. Present: Mr. Burnham, Chairman, presiding; Messrs. Carroll, Crocket, Currie, Jameson, and Verville. In attendance as witnesses: Mr. Peter Christie, ex-M.P., Ontario County, and Mr. Hugh McCort, Simcoe County, Ontario. Non-appearance of witnesses summoned: Messrs. John Forgie, John A. McDermid, and William Wilson. In attendance as spectators: Dr. Alguire, M.P.; Mr. Proulx, M.P.; Mr. Walker, M.P.; and Mr. Watters.

The Chairman read a communication received from Mr. E. S. Macphail, Dominion Census Officer of Canada. Ordered, that said communication, No. 154, be filed.

On the recommendation of Mr. Currie, summons was forthwith issued for the appearance of Mr. Hugh McCort to give evidence before the Committee.

The Committee proceeded to consider the evidence of Messrs. Christie and McCort.

On motion of Mr. Carroll, seconded by Mr. Jameson, the Committee adjourned to meet again on Wednesday, April 30.

### EVIDENCE.

Mr. PETER CHRISTIE called, sworn and examined.

*By the Chairman:*

Q. You are a farmer?—A. Yes.

Q. A former member of the House, I believe?—A. Yes.

Q. You come from Ontario County?—A. Yes.

Q. You are pretty well conversant with the opinions of the agricultural classes on different matters?—A. Yes, fairly well as regards my own county.

Q. Do you understand what a system of old age pensions means?—A. I do, but I have not paid a great deal of attention to the subject.

Q. It means that the state will give, without any contribution on the part of the beneficiary, from a fund which it will set aside, a small pension, say in the neighbourhood of say \$130 or \$140 a year, to the aged and struggling deserving poor—that is the people over 65 years of age, who are poor, who are defined as those who have incomes of less than \$130 and who have no black marks against them—they are deserving poor, neither intemperate, nor lazy, nor guilty of offences against the law—they are found to be deserving poor by a local Board of Examiners which will be appointed in each district, so that there will be no imposition in the matter. The question which we really want to get enlightenment upon is whether the farming community is or is not of opinion that it would be wise to adopt some such measure as that in lieu of institutional assistance in the way of county refuges for people of that description, or in place of promiscuous and uncertain charity.—A. I see.

Q. You understand from what I have said what the general bearings of the scheme are? We would like your opinion, also the opinion of others, as far as you have been able to gather, with regard to the desirability of the state doing something of that kind.—A. I do not think there is any doubt but that the sympathies of the farming community or the country people are altogether in the direction of assisting the poor. The great difficulty with them has been the best way of granting that assistance. In our own county it was a matter of agitation for a great many years—the building of a House of Industry. A great many deserving poor had a sort of fear of it as being a poorhouse, especially people who came from the Old Country. They were the ones that appeared most to have a fear of a house of industry or a workhouse, as they call it in the Old Country.

Q. An old age pension would only be extended to deserving people who had been in the country not less than 20 years; people that came here offhand would not be free to participate in the benefits.—A. In our county we have had a House of Industry for perhaps ten years, and there are about sixty inmates. The county of Ontario is practically a rural county, and the cost of maintaining each inmate is, I think, in the neighborhood of \$2.50 a week. Without doubt, however, a number of really deserving poor are not there. I know the case of an aged couple, the husband being 86 years of age. He was born in the township in which he is now residing. The couple are receiving a little local aid from the municipality, but they feel in a sense that it is humiliating for them to go to the House of Industry. There are a great many deserving poor that have been good, honourable, clean-living people, but through circumstances over which they have no control, have become a charge upon the public.

Q. There seems to be, from what you say, no comparison between the desirability of people receiving assistance as a matter of right in the way of a pension from the state, and receiving it in the way you spoke of. The moral effect, I understand from what you say, is much better in the case of receiving aid from the State than in the case of aid granted in the way you have described?—A. That is quite correct. People in the case of a State pension would look upon themselves as having a right to it.

Q. Exactly so?—A. At present the aid which I have described is not looked upon in that way.

*By Mr. Carroll:*

Q. From what lines of life are the inmates of your House of Industry drawn from?—A. From different sources. Some are people that have come from the Old Country and have worked hard and raised a family.

Q. I mean in what lines of work were they engaged?—A. In farming. I am speaking more of farming than manufacturing. Perhaps the man in his old age has transferred his property to his family. That family has not been as successful as he was, and they have perhaps sold their rights and gone away, leaving the old people residing there with virtually nothing to keep them.

Q. Then in your own county of Ontario there is a percentage of people who were formerly engaged in the farming industry, but are now poor and unable to take care of themselves through no fault of their own, and domiciled in this House of Industry?—A. Yes.

Q. I suppose you have got farm labourers in the county of Ontario?—A. Yes.

Q. What pay do they generally receive?—A. I generally employ two or three by the year. One man I have had for a great number of years and I pay him \$240 a year. To another man I pay \$300 a year. One of the two does a little lighter work than the other, a kind of looking after things about. To the third man I pay \$1.50 a day.

*By the Chairman:*

Q. Do these men live on the farm?—A. One man does; he has a house and lot on the farm. The other two are young unmarried men.

Q. Do they enjoy any other privileges or emoluments from you?—A. One has a garden and grows berries and other things.

*By Mr. Carroll:*

Q. Do you give them anything else in the shape of farm produce?—A. No.

Q. One of the men has a house and lot?—A. Yes.

Q. And he raises produce?—A. Yes, potatoes, vegetables and other garden stuff.

Q. He enjoys that privilege?—A. Yes.

Q. Could you give us a fair idea of what that would represent in value—that is, what he raises on the farm if he has to buy it—exclusive of the \$250 you pay him, or \$300 is it?—A. \$300.

Q. Could you give me approximately what that would represent?—A. I should think that privilege would be worth perhaps \$100 to \$150 a year—the rent of his house and the other privileges.

Q. And the total is about the average, I suppose, that a farm labourer receives in Ontario?—A. Yes, I think so.

Q. What would you say as to that man's capability in the matter of saving money, provided he has the ordinary family of three or four children?—A. Well, he can save money.

Q. How much would you say he could save?—A. He might save \$100 a year. Of course it depends a good deal on the wife he has. You see that man's taxes are virtually nothing on a farm—it is not like living in a town—and he can live almost as economically as he feels disposed to. If his wife is a woman of fashionable ideas who wants to keep her children always dressed in the fashion, such a man cannot save anything.

Q. I suppose the farm labourer has to dress his children so that they can present a decent appearance when they go to school?—A. Oh, certainly.

Q. If he had a family of three or four children would he be able to save \$100 a year?—A. I will give you my experience with a Yorkshire man who worked for me for several years. He never owned a quarter-acre of land in his life and he had a wife and two girls. He never did anything but hire out with farmers and when he died he left \$5,000 in money.

*By Mr. Verville:*

Q. You ought to erect a statue to that man?—A. He certainly was a wonderful fellow. He never was a day idle. He was always industrious, took good care of his money, and better than all, he had a very industrious wife.

*By Mr. Carroll:*

Q. I can understand that. But suppose a farm labourer had three or four little children, and that they had the usual sickness in the family, that families do, necessitating medical attendance, he would not be able to do that and save money?—A. Oh, no.

*By Mr. Verville:*

Q. Would it be possible for men earning that much money to keep their children at school until they are fourteen years of age?—A. Yes, because the man I speak of did. He kept all his children at school.

Q. You are referring to a particular case?—A. That is not the general rule, of course.



*By Mr. Carroll:*

Q. About how many acres of land do the farmers cultivate in your county?—  
A. At the present time?

Q. Yes?—A. I think the average farm would consist of from 100 to 300 acres.

Q. Where do you find the poor amongst the farmers generally in your county, near the towns or in the remote districts?—A. More so near the village.

Q. The poor reside near the villages?—A. Yes.

Q. What would you attribute that to?—A. In some cases there has been more or less carelessness in their young days, and perhaps they have been more or less addicted to liquor. At the present time our county is pretty nearly a dry county. The township in which I live has been a dry township for, I think, about 18 years, but I remember when a boy that there were 19 hotels in it.

Q. Speaking generally, then you think in your county there is a necessity for an old age pension amongst the farming communities?—A. I think it would be more humane to have such a system than to give charity in the way it is given now.

Q. At the present time in the farming community there is necessity for some sort of charity?—A. Yes.

*By the Chairman:*

Q. You do not mean that there should be an old age system in addition to the present means of maintenance, but it could be a sort of substitution?—A. Yes.

*By Mr. Walker:*

Q. Do you think the sum of \$130 would be large enough?—A. It depends upon whom you give it to. Do you propose to give it to the wife of an aged person? Take the case of a married couple, where the wife may be just as deserving as the husband. Do you propose that each shall have a pension?

*By the Chairman:*

Q. Oh, yes. It is intended for all deserving poor, male and female.—A. This man that we are keeping, whom I mentioned a while ago, gets, I think, \$2.00 a month. His wife does a little washing, but that is all they get.

*By Mr. Walker:*

Q. In case of a man and wife each receiving a grant, it would work out all right; but \$130 for a man alone, who had to depend on strangers, would, I think, be rather a small grant?—A. I do not know. There is hardly any person who would not have sufficient sympathy to help keep him if that was not sufficient.

*By Mr. Carroll:*

Q. In your locality, are there any widows in straightened circumstances, with families?—A. Yes.

Q. Widows who are dependent on some charity or other?—Yes.

Q. What would be your idea of extending this old age pension to widows, even not sixty-five years of age, who have small families and are not able to keep them in comfort?—A. I think that would be a very worthy act. I can recall, in my lifetime, some widows who have raised families that to-day are a credit to Canada. They have raised their families and looked after their children's schooling by working hard themselves and perhaps distributing the little ones; but they would have to be treated differently from the old age pensioners, because those are practically young women, from thirty to forty years of age, when the family expense is at the greatest.

Q. One more question. The conditions that exist in your county, I suppose, are the index of conditions in the province generally?—A. Yes. The conditions are general throughout the province of Ontario.

*By the Chairman:*

Q. Yours is a particularly good county, particularly prosperous and fertile, is it not?—A. We look upon it as a good county, although there is some poor land in the north end of it, where you strike the rock. It is a pretty old county.

Q. It is what you would call a high class agricultural county?—A. Yes.

*By Mr. Verville:*

Q. What is the general feeling amongst farmers, the owners of land, towards an old age pension scheme—I do not mean the probable recipients of a pension, but well-to-do farmers? I suppose, of course, they expect to have to pay for it?—A. The fact of the matter is, I do not think the farmers have considered this question very much, but the feeling amongst the farmers is, they want to do what is right by their old people, and you hardly ever find a man objecting to anything in a charitable way that is deserving.

Q. The farmers are now paying for the maintenance of the inmates in County Houses of Refuge?—A. Yes.

Q. Don't you think an old age pension would be much better morally and have greater effect than sending an old couple to a charitable institution? If they were receiving a pension they could go wherever they liked. Some of them, who are with their sons or strangers are not very well treated, and a pension would enable them to change their location, if they were dissatisfied?—A. Yes. They would be more independent.

Q. There is something in that. Young people like to be independent, and old people too. It would have a good moral effect?—A. I think it would.

The CHAIRMAN.—I think that is about all. Has anybody any more questions to ask?

Mr. CARROLL.—Has Mr. Christie any other statement to make of his own volition?

Mr. CHRISTIE.—Oh, no, but I think that you can rely upon the farmers as wanting to do what is right to the deserving poor. You were speaking about the age of sixty-five, or after thirty-five years' residence in this country. I think that is a pretty long limp.

*By Mr. Carroll:*

Q. You think, if a man comes to this country, not necessarily a British subject but one who becomes naturalized, and stays a sufficiently long time, he should come under all our laws, charitable and otherwise?—A. I think if a man brings a family here and they afterwards become good citizens, but from circumstances he finds himself, after fifteen or twenty years in this country, in a position to look for charity, I think that man would be deserving.

Mr. CARROLL.—I am of the same opinion myself.

*By Mr. Jameson:*

Q. You are aware that in the trades to-day, a man passes what we might term the dead line much sooner than some years ago, before machinery had reached its present stage of development?—A. Yes.

Q. Consequently, a man's earning powers decline or terminate at an earlier age than some years ago. Does that same condition exist with regard to farm labourers?—A. No, I do not think it does.

Q. Then the usefulness, so far as earning power is concerned, extends to a later period of life in the case of the farm labourer than in the case of the mechanic—A. Yes. I think so. A mechanic has got to be an up-to-date young fellow.

Q. At what age does a farm labourer cease to be useful, a man whose employment would not be sought?—A. He would be useful up to the age of sixty-five, and a great many are useful after that.

Q. They are not as useful and as much sought after as men from thirty-five to fifty years of age, are they?—A. Unfortunately, in the last few years we have been taking nearly anybody that has got any knowledge of farming. That is on account of the shortage of farm help, and I think it is pretty general in the whole province. Through the scarcity of farm labour, we are glad to get almost any fellow who has any knowledge of farming.

Q. In the working out of a scheme of this sort, where one class reaches the end of their earning stage before another class, would you think there should be any discrimination between them? In other words, should we put the age at which one class shall receive a pension at say fifty-five, and the age at which another class shall receive it at sixty or sixty-five? Perhaps that is hardly a fair question of the witness, but he has been giving some very good evidence?—A. It runs in my mind that that should be left to the board to deal with. Deserving cases are the ones that I think should be recognized, not so much if they come up to a certain standard or not, but simply if they are deserving of recognition. That is the view I take of it. That, I can understand however, will be a difficult point to settle, but just let us take your reasoning just now. You said the mechanic has virtually reached the end of his earning career at fifty-five. Now, it is hardly fair that he should not receive an income until he is sixty-five.

Q. Do you know anything about the percentage of cases amongst farm labourers, in which physical disability results from accidents?—A. I do not know the percentage, but it is not nearly as large as in the trades.

The CHAIRMAN.—Any more questions? I thank you, Mr. Christie. We are very much obliged to you.

Witness discharged.

Mr. HUGH McCORT called, sworn and examined.

*By Mr. Currie:*

Q. Where do you live?—A. In North Simcoe.

Q. In what township?—A. Sunnidale.

Q. You are a farmer?—A. Yes.

Q. Are you a native of Canada?—A. Yes.

Q. Have you had a good deal to do with farmers' associations? I mean, have you been a member of institutions and associations of that sort?—A. No.

Q. Did you always live in North Simcoe? Have you lived in any other part of the country?—A. I have lived in the county of Peel. I was doing blacksmithing there.

Q. And you were constantly meeting farmers?—A. Yes.

Q. Have you any idea of the conditions of life prevailing in farming communities in Western Ontario?—A. I have a little.

Q. You have given a little thought to this question of old age pensions, that we are discussing here to-day?—A. As soon as I got notice that I was to be called, I studied it up a little.

Q. Does the average young Canadian starting out in life start out with the idea of making a competency, or of remaining permanently a farm labourer?—A. Of course, there are some of them do. We have a young Canadian there who is getting splendid wages.

Q. Is it the case that the great majority of these young farm labourers ultimately come to own their own places?—A. No, not always.

Q. Is it the case that a great many of them do?—A. Yes.

Q. Do they all have that end in view as a rule?—A. I do not think so.

Q. What is their chief idea—to go to the cities?—A. A good many spend their earnings as they go.

Q. Do the farms offer work now to the farm labourers all the year round?—A. No.

Q. Are conditions better in that respect to-day than they were twenty years ago?—A. No; the time is shorter.

Q. What do they do in the winter months?—A. A great many eat up what they earn in the summer.

Mr. JAMESON.—They are like the bees.

*By Mr. Currie:*

Q. Do they make provision during the summer for the winter?—A. Well, some of them are hard put to it when spring comes.

Q. You know something about conditions in these two sections of the county: is it generally the case that as people of that class get along toward 60 years of age they become a burden on the community?—A. Well, not unless they are reckless, or have some misfortune. I could give you an instance of three cases in the town of Stayner. An old couple was sent down to the house of refuge, and it really broke their hearts, and they were not there four or five weeks until they were both dead. There was another old gentleman, and another man was good enough to get his money from him and go through it, and he was sent down. That man I knew well—I will not say well, but I met him in Stayner often; and I think he was in the house of refuge about three weeks when he died, and he had just \$80 of his own money, as far as I can learn, to bury him.

Q. Were the old lady and gentleman that you spoke of a married couple?—A. Yes.

Q. How did misfortune come to them—was it through drink on the man's part?—A. Yes, as far as I can learn. He killed for a butcher in Stayner. You know the man well. He killed cattle for that man for fifty cents a head. Of course, fifty cents a head is not much to support a woman on, especially when he drank.

Q. Looking over a large extent of territory—you know both these townships of Nottawasaga and Sunnidale pretty well, don't you?—A. Fairly well.

Q. You know almost every case of that kind that would occur?—A. Pretty nearly all.

Q. As a matter of fact there is a population of possibly 20,000 people in these two townships?—A. Yes.

Q. There are just three cases within your recollection?—A. Yes.

Q. What does the county provide for cases of this kind?—A. A house of refuge.

Q. Have you ever seen that place?—A. No. But as far as I can learn about it it is kept tidy and nice and well.

Q. It has a farm and all that sort of thing?—A. Yes, well fixed to give any old persons good maintenance; only the idea of a poorhouse to some people fairly kills them. That is the trouble with it.

Q. Do you think you would have the same feeling towards taking a pension from the government if they were called pensioners?—A. There is no doubt they would.

Q. Then generally in that locality you do not think there are conditions prevailing that would require the application of a general pension system such as is spoken of here to-day?—A. No, I hardly think it would, not when the county has a house of refuge.

Q. Or when the county is able and willing to look after them?—A. No.

Q. Do you know of any case where farm labourers became injured in any way so that they were unable to look after themselves for many years?—A. Yes.

Q. Would you name a case?—A. We have a miller up there who lost his hand in a cutting box. But he does not need help.

Q. He looks after himself?—A. Yes; he is well enough off.

*By Mr. Verville:*

Q. How much do farm labourers earn per year in your county?—A. We have young men there earning \$32 a month now for seven or eight months, with the use of a horse for a driver. That is to show how lightly the money goes when he has the privilege of keeping a horse. We have another young man, but he cares for his money; he is getting \$35 a month and his board. Of course, they all get their board.

*By the Chairman:*

Q. You were saying just now, I understood, that you had a house of refuge. What do you want a house of refuge for if the people are all in good shape?—A. They really are not—take the old couple I spoke of.

Q. How many are in the house of refuge at present?

Mr. JAMESON.—If they die off as quickly as mentioned, it would be more proper to call it a morgue.

*By Mr. Currie:*

Q. This house of refuge is for the whole county, and not for the one riding?—A. Yes.

Q. Simcoe is a pretty large county?—A. Yes.

Q. As I understand, the population according to the census of the county is close to 90,000 people?—A. I do not know exactly.

Q. You never heard any complaints about the number of people taken in that house of refuge?—A. No.

Q. They were not complaining that they were losing any money for them?—A. Yes, I think so.

Q. I am sorry you did not go and look at that house of refuge before you came down. You might have found fifteen or twenty inmates at the present time. The reason there are so few there is because that county is so fruitful?—A. I understand that those towns, to be honest, are more ready to get rid of their poor than the farmers are.

Q. You mean the city municipalities if they have poor people?—A. I know one old lady, and it was a disgrace to any community to let that old lady go. I think she went to the house of refuge. It really was a disgrace for them to send that old lady there.

Q. Do you find the farmers grumbling about the money they have to pay for the support of that house of refuge? Did you ever know that you paid anything to it? A. I did not.

Q. That house has taken care of all the poor of that county for a number of years?—A. Yes, since it has been opened. Of course, some of them have not lasted long.

*By the Chairman:*

Q. Some of the inmates of that house are what you would call aged deserving poor, are they?—A. Oh, yes.

Q. Would you think it better for them to be taken care of in an institution of that sort than to receive a pension from the State?—A. Yes, I would.

Q. Do you think they would rather receive aid from the county in the county house of refuge than from the State?—A. I dare say some of those who go there would sooner receive it from the government than go there; but I rather think that the house of refuge is a pretty good place for any poor persons, for it is kept, as far as I can learn, tidy and clean, and they get plenty to eat.

*By Mr. Currie:*

Q. Is it a fact that most of the cases where aid of that kind is given are unable to look after themselves, even if they did get a pension, and that there would have to be somebody to look after them?—A. Yes, that old man I spoke of—

Q. You do not find any able-bodied young farmers wanting to go to the poor-house?—A. No, I cannot say that I do.

Q. They would rather stay away and have a horse and buggy?—A. Yes.

*By the Chairman:*

Q. People of that sort would not be admitted to the house of refuge, would they?—A. I think that it would be a shame to admit them. We were speaking about wages. Wages have gone up. I know a little about that. I used to hire out myself, and I thought 50 cents a day was pretty good pay at one time. That was when I was fourteen or fifteen years old. The time is shorter now than then, because there is so much machinery used, which makes the time shorter, but the farm labourer gets the benefit of the short term and the high wages. There is no person in Canada to-day that is able and willing but can earn a good livelihood.

*By Mr. Currie:*

Q. Do you think if there was a system of old age pensions whereby when people became 65 years of age they could take advantage of it, it would benefit the farmers of the country on the whole?—A. No.

Q. It would cost this country five or six millions a year, and it would not benefit the farming community?—A. I do not think so.

*By the Chairman:*

Q. Why do you not think so?—A. When the county has this house of refuge, let them go there.

Q. It is not supposed that the same machinery that now exists for taking care of the aged and deserving poor would be required if pensions also were given. The supposition is that many of the aged deserving poor who are now taken care of in institutions of that sort would receive their money from the government and would be able to stay at home. It is supposed to lessen the necessity of maintaining houses of refuge?—A. There might be something in that; but here is another thing. Take, for instance, that man I spoke of and his wife that went to the house of refuge. There would have to be someone to pay that money carefully out to that man; he would have to be looked after. If he were handed that money it would be soon squandered. We have local option up there, but it is not all dry at present. At the same time that man would have to be dealt with, somebody would have to look after him and give the money to him as he needed it.

Q. But let me ask you, following up the question of the chairman, have you ever heard of the municipalities or the tax payers complaining of the burden of looking after the poor at the house of refuge? Did you ever hear anybody complaining of that?—A. No, I do not think I have.

Q. Do you think it would really affect the farmers at all if the Dominion Government took that matter over?—A. If they took it over?

Q. Supposing this pension fund were established, and in the first place supposing it did away with the house of refuge, do you think it would affect the farmers so that they would find the burden of relief taken off their shoulders?—A. I do not think so.

Q. As a matter of fact about five cents or ten cents a farm is what it really costs you. You never think about it?—A. There might be some who would think about it, but the general body of farmers would not care.

*By the Chairman:*

Q. Supposing that to-morrow you found yourself without any visible means of support, which would you rather do? Take a pension from the Government as a matter of right as a Canadian citizen, or go to the county poor house?—A. Well, that would just depend upon whether I was able to take care of myself or not.

Q. If you were able to take care of yourself, what then?—A. If I were able to take care of myself I would just as lief take a small pension.

Q. Why?—A. Because I have a will and mind of my own to care for the money, because anything I have I have earned, but every one is not that way.

Q. No, I understand. Does it appeal to you that that is a better or a worse way of living, as a Canadian; as a man who has preserved a certain degree of independence and manhood throughout his life, does it occur to you that is a better or a worse way of living than in the county house of refuge?—A. Well, I do not know. I think, take it right through, I would prefer the house of refuge.

Q. For what reason?—A. Because you are looked after very carefully there.

*By Mr. Verville:*

Q. What about those people you were speaking of a few minutes ago, those two old people who died three weeks after they went into the house of refuge, because they were so sorry they had to go there?—A. That was an old man and an old woman, an old couple, the other old gentleman who died there was not able to take care of himself.

Q. But in the case of those two old people you mentioned that died within three weeks because of the discontent they had in the house of refuge?—A. Yes.

Q. Do you not think that the old age pension would apply in a case of that kind much better than the house of refuge?—A. It would, provided there was somebody to hand the money out as it was needed, but to hand that money over to the old man in question would be useless.

Mr. VERVILLE: We are not discussing the way of handling it, but the principle.

Mr. CURRIE: I think we have to consider also what machinery could be provided.

*By Mr. Verville:*

Q. We are not discussing the machinery but the principle. You seem to favor very strongly the house of refuge, and still you told us at the opening of your remarks about an old couple that died from grief at having to be sent there. A. Yes.

Q. In a case of that kind would not an old age pension have been much more acceptable to them, and better for them?—A. It certainly would, I suppose, to a couple who would be able to take care of themselves.

Q. Of course they were not paying for it, they were a public charge?—A. They were on the town of Stayner.

*By the Chairman:*

Q. Of course people who are in receipt of assistance from the county could not get a pension; but do you think they should have the option of taking a pension from the state or of going to the house of refuge? Do you think it is desirable they should have the choice if they wish to avail themselves of it?—A. I do not just hardly know how it would be, some would sooner go to the house of refuge and some would sooner not.

Q. Do you think those people who do not want to go to the house of refuge should have the choice of receiving assistance from the state in the shape of a pension instead of going to the county house of refuge?—A. I do not know about that. When the county is keeping up a place for them I think that is the proper place for them.

*By Mr. Currie:*

Q. Do you think if it were known generally that the government stood prepared to pay a pension to anybody who didn't have any money when they reached a certain age it would tend to make people become careless?—A. I do.

*By the Chairman:*

Q. Of course, it is not everybody, it is only those who are found by a board of local examiners to be deserving, who have no black marks against them, but strictly the aged deserving poor who would receive it; you understand that?—A. Yes.

Q. It is not everybody, because those people who are guilty of intemperance or crime, or viciousness of any sort, or carelessness, or idleness, would not get it, that is all, they would have to be treated some other way. This pension fund contemplates those who are strictly aged and deserving poor, you understand that?—A. Yes, I understand that plainly, that would refer to the old man I spoke about that lost his money by another going through him.

*By Mr. Currie:*

Q. That is about the only case you know of in 25 years, is it?—A. Yes.

*By the Chairman:*

Q. How many cases do you know of altogether?—A. I could hardly tell you.

Q. You were speaking of three?—A. Yes, the old couple and the other old gentleman.

*By Mr. Currie:*

Q. How old are you?—A. 67.

Q. And those are all the cases in your experience?—A. Well, all that I have noticed lately.

Q. They are all you have noticed in your later years?—A. Yes.

*By Mr. Jameson:*

Q. You and your friends are not likely to be among those who would be entitled, under any circumstances, to a pension? Do you not think that fact has influenced you somewhat in the view you have expressed?—A. No.

Q. You are a pretty fore-handed man?—A. I am not welcoming a fall.

Q. Nobody has ever gone through you?—A. Well, I had one went through me once.

Q. But you could not be done again?—A. No.

Q. Now you are looking at this matter from the standpoint of a frugal fore-handed man, who does not expect he would ever qualify for this pension, are you not? That is the-standpoint from which you are looking at it?—A. Yes.

*By Mr. Currie:*

Q. You look at it from the general standpoint of the thrifty farmer over the whole province of Ontario?—A. Yes.

Q. That is the way you are looking at it?—A. Yes.

Q. You think everybody ought to save up a little in order to be able to look after himself?—A. Yes, I do, because wages are good, times are good, and everything is good.

Q. And it has been your experience in life that Canadians are able pretty well to look after themselves?—A. As a general rule they have, unless they wrestle with whisky too much.



*By Mr. Jameson:*

Q. You have to do something with them when they come to old age?—A. Well, for those men who come to such an age I would say let them go to the house of refuge, because they have had a chance to lay by something. When I was hired out myself, and took journey work, I saved \$200 a year.

Q. You were not able to save that on fifty cents a day?—A. No, that was when I was a blacksmith and my wages then were a dollar and a York shilling a day with board.

*By Mr. Currie:*

Q. That is \$1.12½ a day and board?—A. Yes.

Q. And in those days you laid by \$200 a year?—A. Yes.

*By Mr. Jameson:*

Q. And you were not a spendthrift in those days?—A. No, I was not then, and I am not one yet either.

*By the Chairman:*

Q. Supposing there was no house of refuge in your county, I just want to get your opinion as between the two, but that some system had to be established by which the aged and strictly deserving poor would have to be looked after, which would you choose, the house of refuge or the state government pension?—A. Yes, but you see there is one.

Q. But I am saying supposing there was not any house of refuge, supposing you were beginning all over again?—A. If there was none, I couldn't go there, I would accept the government pension.

Q. Which would you prefer if the old age pension were established? Which is the better plan to be adopted, the county house of refuge or the state pension?—A. The house of refuge.

*By Mr. Currie:*

Q. Is it not a fact that there was a time when there were not houses of refuge in Canada?—A. Yes.

Q. The charity was then handed out to each recipient by the councillor or somebody else?—A. Yes.

Q. And they found that an unsatisfactory method of doing it?—A. Certainly.

Q. And the result was that after handing the money out in that way for many years the farmers and everybody interested found, did they not, that it was very unsatisfactory to the persons getting it?—A. It was.

Q. And did they build houses of refuge in order to overcome that?—A. They built the house of refuge.

Q. So that the establishment of houses of refuge, so far as you understand it, was the last word of the farmers in that respect?—A. As Mr. Currie has brought that matter up I would like to give you an instance which occurred in my own village. There was a man who was getting so much from the council every year, and there was another man who was handed that money to give to the individual and look after him. The man to whom the handing of the money was entrusted was a storekeeper, a merchant, and he was not a Tory either. Some people took an interest in seeing what became of the money, and they found this storekeeper went and bought this poor man a watch, and he charged that poor man for that watch pretty nearly all he got from the council. And as I say there were others who just had an eye to business and wanted to see how he was spending that money.

Q. Everybody else was reaching out for some of that money?—A. It wasn't that altogether, but people were watching to see how this storekeeper was dealing with this poor man, and they figured out that the watch was bought at half the price at which it was charged to this poor man.

Q. So you do not think it would be very satisfactory to have somebody handing that money out to the poor?—A. It would have to be a pretty honest man to whom it was entrusted.

Q. That has been tried by the municipalities all over the province, and they have done away with that system and gone to the houses of refuge?—A. Yes, that case I mentioned I know to be true, because it came under my own notice.

Witness discharged.

Committee adjourned.

COMMITTEE ROOM 105,

WEDNESDAY, April 30, 1913.

#### MINUTES OF PROCEEDINGS.

The Select Special Committee on Old Age Pensions met, pursuant to notice, at 11 o'clock, A.M. Present: Mr. Burnham, Chairman, presiding; Messrs. Bradbury, Carroll, Jameson, Macdonald, and Verville. In attendance as witnesses: Mr. A. J. Bannerman, Barney's River, Mr. Frank Carroll, Stellarton, Mr. Frank Leeson, Aylmer, (Ont.), Mr. Joshua Smithson, Graystock, Mr. Robert Miller, Stouffville, Mr. A. Phaneuf, St. Antoine, Mr. F. Huet, St. Bruno, Mr. P. Millette, Ste. Anne de Sorel, and Mr. J. S. Miller, Manitou. Non-appearance of witnesses summoned: Mr. A. Matte, St. Constant, and Mr. Montagu Robertson, Coalburn. In attendance as spectators: Dr. Alguire, M.P., Mr. Wm. Smith, M.P., Mr. Rainville, M.P., Mr. J. A. M. Armstrong, M.P., Mr. Proulx, M.P., and Dr. Chisholm, M.P. In attendance as Committee Reporters: Messrs. Dickson, Matthews, Oliver, and Owens; Interpreter, Mr. J. Emile Guérin.

The Chairman read a statement of communications received from Wardens of counties and others of Agricultural occupations *re* expressions of opinion as to the desirability of an old age pension system for the aged deserving poor of Canada.

Mr. Verville moved, seconded by Mr. Carroll, that the communications received from Wardens of counties and others in reply to circular letters, and giving expressions of opinion thereto, and the communications received from Messrs. William Lodge, Secretary of the Trades and Labour Council of Ottawa, and Christian Sivertz, Secretary of the Trades and Labour Council of Victoria, be printed as Exhibits in No. 6 Proceedings and Evidence of the Committee.

Mr. Macdonald moved, seconded by Mr. Verville, that Mr. Levi Williams of Picton, Ont., Prince Edward Co., be summoned to give evidence before the Committee on Tuesday, May 6th.

Mr. Carroll moved, seconded by Mr. Macdonald, that Mr. F. A. Sénécal, Reeve of North Plantagenet and Member of the Board of the House of Refuge for Prescott and Russell counties, be summoned to give evidence before the Committee on Tuesday, May 6th.

The Committee proceeded to consider the evidence of aforesaid witnesses present.

On motion of Mr. Macdonald, seconded by Mr. Verville, the Committee adjourned to meet again on Tuesday, May 6th.

## EVIDENCE.

Mr. J. SMITHSON called, sworn and examined.

*By the Chairman:*

Q. You live in East Peterborough?—A. Yes.

Q. You are a farmer?—A. Yes.

Q. You are pretty well seized of the opinions of the farming community in your district, in regard to the various questions of the day?—A. Yes. I have given them considerable thought.

Q. You are license commissioner for the East Riding?—A. Yes, for East Peterborough.

Q. You understand that an old age pension scheme is a scheme by which the Government may give out of a fund wholly appropriated by itself—that is entirely non-contributory—a certain sum of money in the neighbourhood of \$130 to \$140 per annum to men and women who are described as the aged deserving poor; that is, those who are sixty-five years of age and are deserving in the sense that they have no black marks of any description against them, such as viciousness, intemperance, a police court record, or anything of that sort, and who would be found to be deserving by a local board of competent examiners. That is the system prevailing in New Zealand, Australia and Great Britain, Germany, France, and other countries, and it is coming to be the recognised basis. There is also a twenty year residence rule. People coming to this country would have to be here twenty years before they could qualify. Now, bearing in mind those facts and also the effect it would have upon the community generally and upon the possible recipients of such a state pension, what is your opinion and what is the general farming opinion, as to the advisability or otherwise of the establishment of an old age pension scheme?—A. In the first place, I am well acquainted with the subject that you have presented, and I am well aware that it is under discussion and consideration throughout the country. Of course, my knowledge of the question is confined to the farmers' standpoint. I know conditions pretty well, in regard to agriculture. I have given this scheme considerable attention, and it has received my entire approval. I think it would be a great boon to the deserving poor. I can give you an example, which is only one of hundreds, perhaps throughout the province of Ontario, if I should not be too tedious. I have been in the habit of hiring men for the last forty-five years, and I have in my mind two men in particular, who were working for me at the same time. One put in fourteen years and the other fifteen years. I might call these men typical examples. They were good, moral men, industrious and persevering. I furnished them each with a house. They raised their families, gave them a fair common school education and lived, and at the end of those fifteen years there was nothing laid by for the old people themselves, for their old age. Their families had grown up and gone out to do for themselves. They had scattered about the country, some had gone to the Northwest, and the old people were left at home. Their ability to earn money in their old age had, of course, diminished. There seemed to be nothing for them. They were both clean-living, moral men, and the idea of putting those men into a workhouse, among the undeserving poor, would be cruel. The poorhouse, for men of that kind, would be out of question. If a system such as we are discussing could be established for those men, that have contributed largely during their lifetime to the welfare of the country, if that aid was within their reach and they could finish out their lives in their old home, to which they had become accustomed, it would certainly be a great boon. I heartily agree with the idea; and I may say that after discussing this question with people with whom I have come in contact, I find generally that after they have given the subject due consideration, they have come to the conclusion that this would be a very desirable and a very laudable move for any Government to make. That is also my own candid opinion. I am strongly in favour

of an old age pension, and I think that the sentiments I have expressed, regarding this matter, would be supported by the intelligent and thoughtful class of the community in the section where I live. Of course there should be some discrimination between the deserving and the undeserving. The plan you spoke of seems to commend itself to my judgment. I think it would work admirably, and I do not think there would be any difficulty in picking out those that were worthy from among the aged poor.

But there is one thing that I am satisfied about, and that is that the poorhouse or house of refuge is no place for a deserving poor man or for an old couple especially. When an old couple has to go there, their domestic life is broken up and they are subject to a certain discipline to which they have never been accustomed, and that never was necessary, to enable them to attend to their duty in a proper manner. I would strongly urge that the idea of an old age pension to assist the deserving poor be embodied in an Act of Parliament.

*By Mr. Verville:*

Q. Would you also favour a pension for widows?—A. Certainly. I would have it apply to women as well as men. They are as unfortunate.

Q. Supposing a mother becomes a widow at forty and she has a family to support. Would you be favourable to a pension for that widowed mother and some support for the children?—A. Well, to the mother especially. I think she ought to be classed as deserving.

*By Mr. Carroll:*

Q. I suppose that that concrete example you gave us of the two men, who, after years of toil, working for you, were obliged to go to the house of refuge, is only one of many such cases in your country and province?—A. It is but a sample of many others.

Q. We had a gentleman here yesterday, from your district (I just heard the last of his evidence), and I think he made the statement that there was a feeling in your district that the aged deserving poor would rather go to the almshouse than accept a pension.

The CHAIRMAN.—He was a hundred and fifty miles away from public opinion.

Mr. VERVILLE.—I guess he is a hundred and fifty miles away from anywhere.

Mr. SMITHSON.—I notice in our locality the poorhouse or house of refuge, as we call it, seems to have a repelling effect.

*By Mr. Carroll:*

Q. Exactly so. But this witness gave some evidence to the contrary. A. Spirited men, who have never done anything wrong, who have never been charged with anything, but are simply unfortunate, would undoubtedly prefer a pension.

Q. As I understand it, you have given us some examples of old persons who were farm labourers, becoming dependent on charity?—A. Yes.

Q. Have you in your mind any similar cases among farmers themselves, that is, people who own property or did own property?—A. There are a few such cases, but not many. I think it would be more generally found among farm labourers.

Q. Speaking from your own personal knowledge, or from conversation with people in your district, do you know of cases where people have lived on farms for a certain length of time and who were compelled, in their old age, through no fault of their own, to sell their farm, and who did not get sufficient money from their farms to keep them in fairly decent circumstances?—A. Yes. I have knowledge of several cases of that kind, and I have no doubt there are quite a number.

Q. You come from Peterborough?—A. Yes. I have known such men who have come from a good farming community.

Q. You come from a good farming community?—A. Yes.

Q. What do you pay for a farm labourer there?—A. It has changed altogether. I furnished each of those men I referred to with a house and garden, a plot for potatoes, and a cow was kept for them. They also got \$160 in money. That would be about from 1870 to 1890, but since that time the hours have been getting shorter for hired help to work, and the pay has been increased. We pay more now, but they can buy less with that money because the purchasing power of a dollar has decreased.

Q. They pay about \$300 now, I understand?—A. Yes, about \$300. We would be quite satisfied to pay a good hand \$300, board and washing included.

*By Mr. Verville:*

Q. Can they buy as much with \$300 to-day as with \$160 some years ago?—A. No more, perhaps not as much.

*By Mr. Carroll:*

Q. Are the conditions that exist in your county today in regard to the salary of these people just about the same as existed in 1870?—A. I don't think there is an improvement.

Q. And until 1890?—A. Very similar.

The CHAIRMAN.—Are there any further questions?—Thank you very much, Mr. Smithson.

Mr. ROBT. MILLER called, sworn and examined.

*By the Chairman:*

Q. You come from what county?—A. I come from York county.

Q. You are, I understand, a large stock breeder?—A. Yes.

Q. You have heard what an old age pension scheme is in general terms; you have some idea of it; would you be good enough to give your opinion of it and also the opinion of the community in which you live?—A. I could not give you the opinion of the community, because I have not spoken to a single man in that community about such a Bill. And I have not really given it enough consideration myself to give a good, sensible, well-considered opinion of my own. It has so happened this year that since this Committee has been meeting I have been pretty busy and away from home a great deal. I have not read any of the evidence given here. I did read the reports of the evidence before the Committee up to date as far as I could this morning, and that is the first I have looked into it. It is, of course, a very important question to be considered, and my own simple opinion is that no move of that kind should be made until there is a very good reason for it. That is my opinion. Of course, there is no question but a scheme of that kind would take away from some people the incentive to provide for their own old age.

*By Mr. Macdonald:*

Q. Do you understand, Mr. Miller, that the proposal does not involve the payment of any money to persons who have not some income of their own? It is not intended to take the place of poor aid or pauper aid and is not payable to persons who have nothing whatever?—A. I did not understand that. Of course, that puts quite a different face on it. As a matter of fact, it is only contributory to assist a man that can partially provide for himself.

Q. Your view in that case would be different?—A. It would be rather different. But I think that in a case of that kind, where a man has some money and has been able to save a little bit of the money he has earned, it would be no harm at all to ask that man, while he was earning that money, to contribute something, no matter how small the sum was, so that he would himself help to distinguish between what might be considered a deserving poor man and a man not a deserving poor man. I was speaking yesterday to a man who has given the subject of old age pensions in Great

Britain a great deal of consideration, and he said that a great many of the people since that became law in Great Britain were thoroughly of the opinion that a man should be asked to contribute something. They said that, if that man had not pride enough and forethought enough to contribute something in the form of an annual payment, no matter how small it was it should be no hardship to ask that man to go into a well-kept institution.

Q. As you know in this world, there is quite a percentage of people who meet with misfortune, their children die or go away and leave them; some are afflicted with illness in the family to a greater degree than others, and the honest but unfortunate man has always existed at all times in the history of the world. Your fate for that man, no matter how meritorious, is that he should go to the poorhouse?—A. He would not. If he was overcome by illness, I would ask that man to contribute while he had good health and was getting wages. If, after two or three years, he became unable through illness to contribute, then a certificate that he had lived a certain number of years and had become unable to contribute through illness, should be accepted.

Q. You have not given attention, I suppose, to the capacity of the ordinary workman in this country in any department of life to look after a large family on a small income and to provide for the future?—A. Only on the farm. I have never done anything but farm in my life. Every hour's work that has been done on my own farms has been paid for by myself. I have had no man that has lived with me over two years but what has put himself in a position—if he has lived with me long enough or with others long enough—to be quite independent.

Mr. MACDONALD.—I am afraid those conditions do not obtain generally in this country.

*By Mr. Carroll:*

Q. Are you speaking generally in regard to agricultural communities?—A. Altogether. I have no knowledge of conditions surrounding the artisan and the people living in cities. This is what I mean: The man who has lived with me for two or three years was a good man usually and he was a man that was careful; I always give them good pay, and if they stayed with me to the extent of two years it was usually a sign that they were men settled in their ideas and were satisfied to go on and earn money and save some of it. And these men in every instance have been able to clothe their families, to educate them and to live quite well themselves, and to leave me with a good deal of money set aside for their future.

Q. How much were you paying them?—A. I pay a man that boards himself \$360 a year.

Q. Who boards himself and his family?—A. Who boards himself and his family. I keep a cow for him, give him ground for growing potatoes, and give him fruit. He has a house on the farm for his family, and I give him a good garden besides for vegetables and such things.

*By Mr. Macdonald:*

Q. You are a stock raiser, are you?—A. Yes.

Q. To what extent is your farm devoted to stock raising, what herd do you keep?—A. I have all the way from 30 to 60 cattle. My herd varies a good bit. I have besides from 50 to 300 sheep. I buy and sell a good many.

Q. You trade in them in addition to raising them?—A. Yes.

Q. How many horses do you keep?—A. From 10 to 25 horses, pure bred animals altogether.

Q. You have made some money out of it, I suppose?—A. I have made a little.

Q. And you have never had occasion to contemplate the necessity of needing aid when you would reach the age of 65 or 70, have you?—A. Well, when I was quite young, that proposition was placed very seriously before me very often by my father.

He used to tell me that I would never be able to provide for myself. He was a Scotchman and I had that pretty well instilled into my mind. I used to wonder what would become of me.

Q. The old man was seeing that you were well scared when you were young?—

A. I think it had a pretty good impression on me. But we are speaking of the whole of Canada now. I said that I paid a man \$360 a year, and gave him his house, garden, and so on. I paid a man who worked for some years on a farm of mine in Saskatchewan \$1,000 a year.

Q. In Saskatchewan?—A. Yes. If a man is really a good, deserving man, he can get just as good a salary there.

Q. You have property in Saskatchewan?—A. I had a lot and I sold it. Unfortunately, the people wanted it for city lots, and, to be candid with you, I made more money out of it in that way than I ever did in stock raising.

Q. Yesterday, Mr. Christie, a former member of this House, gave evidence before this Committee. He said:

“I know the case of an aged couple, the husband being 86 years of age. He was born in the township in which he is now residing. The couple are receiving a little local aid from the municipality, but they feel in a sense that it is humiliating for them to go to the House of Industry. There are a great many deserving poor that have been good, honourable, clean-living people, but through circumstances over which they have no control have become a charge upon the public.”

I suppose you know of similar cases?—A. There are such cases; but we see very few of them in the country. And the people that are not apt to have a little forethought and provide something for the future seem to incline to go to the cities.

Mr. MACDONALD.—You are one of the fortunate ones in this world, I think. I am glad you have been, too.

*By Mr. Carroll:*

Q. You stated some time ago that a man who worked for you for two years at \$360 a year, with a house, garden, and so on, had reared a family, clothed them, and gave them a good education. How much money would he have saved at the end of that two or three years?—A. I could name for you four men that lived just as comfortably as any man in the Province of Ontario and saved every dollar of their wages.

*By Mr. Macdonald:*

Q. What was their nationality?—A. They were all nationalities. They were all born in Canada, comparatively young men.

*By Mr. Carroll:*

Q. How would they clothe themselves if they saved all their wages? They could not grow their clothes?—A. Outside of their wages, they were boarding from one to four men, and they kept their family and clothed themselves and their family out of the extra income. One of them had four children.

*By Mr. Macdonald:*

Q. Did they send their children to school and save \$360 a year?—A. Yes; these four men saved every dollar they earned of their actual wages for all the time they were with me.

Q. Were they English-speaking people?—A. Yes; we have very few who do not speak English in that district. They were Scotch, Irish or English extraction. They were not all Scotch.

*By Mr. Carroll:*

Q. What would you say that a farm labourer, with a family of three children, who has to clothe himself, his wife and his children, under the circumstances you have mentioned, who is getting \$360 a year, a house, a plot of land, some fruit and milk, could save in a year?—A. A man like that can save, after living quite well and comfortably, living as well as the farmers in the community live, at the very least \$200 a year—if he has a good wife. Everything depends on his wife. I have had some men—

*By Mr. Macdonald:*

Q. If he did not draw a prize in the lottery, what would he do?

*By Mr. Verville:*

Q. He must not be sick at all in the year. If he raises a family he surely has doctor's bills to pay?—A. I have had one or two men—the man I paid \$1,000 a year to in the West had more doctor's bills than any farmer in the township for the two or three years he was with me. His wife had two or three operations. He was a good manager, all right.

*By Mr. Carroll:*

Q. Have you any poor people in that part of the country at all?—A. There are very few really poor people in the village in which I live, Stouffville is a very large village. There are two or three people that are quite poor there. There is one man that has never done any particular harm to anybody, but he has never done any good to anybody or to himself, he simply sits around there, he is business manager for his wife who does washing, they have ten or eleven children, and they are comparatively poor.

Q. In your experience have you ever met people you considered had become poor because of hard luck, and not of any fault of their own?—A. Yes.

Q. What would you do with people like those?—A. Such people as those should be provided for. It is just a question when framing a Bill of this kind of being able to draw the line in the proper place between the deserving and the undeserving.

The CHAIRMAN.—That is the kernel of the whole question.—A. That is the whole problem.

Witness discharged.

Mr. A. J. BANNERMAN, called, sworn and examined.

*By the Chairman:*

Q. Where do you come from?—A. Pictou County, N.S.

*By Mr. Macdonald:*

Q. You are a member of the Municipal Council of the County of Pictou?—A. Yes, I am.

Q. And a farmer?—A. Yes, sir.

Q. And you reside at Barney's River in that county?—A. Yes.

Q. You have lived all your life mostly on the farm?—A. Most of my life I have been on the farm, yes.

Q. And in the centre of a typical farming community in our province?—A. Yes.

Q. You have read some of the literature on this subject?—A. I have.

Q. And you have familiarized yourself with the proposition which has been referred to the committee for consideration?—A. To a certain extent, yes.



Q. What is your opinion as to the advisability and the necessity of establishing a system of old age pensions in Canada similar in general terms to what exists in England, Australia and New Zealand?—A. Well, I think that the conditions necessitate that provision of that kind should be made for deserving poor people; there is no direct provision made for the deserving poor people to my way of thinking, in our part of the country, at least.

Q. You have heard the evidence of Mr. Miller as to the possibility of a man on \$300 a year providing amply for the ordinary family which is found among farming people in the country, feeding and clothing them, and meeting all the other conditions of life, and at the same time being able to save money. Do you regard that statement as being an accurate one in so far as the conditions in our province are concerned?—A. No. I usually keep hired help myself and the last man I had, he had a family, and I provided him with a house, kept a cow for him, gave him land for his potatoes, provided him with fuel, and paid him a dollar a day, and he had to leave me after a year because he could not live on it.

Q. How much did he get?—A. He got a dollar a day, and, as I say I provided him with a house and the other things I have mentioned. He had a family of seven or eight children, he was a very careful man, both he and his wife were very careful, he did not buy any expensive clothes for himself or family he worked all the time, and it took more than he could make to keep himself and family. He left in debt, some of his debts are not paid yet; it all went in the support of himself, his wife and his children, they were all going to school, and there was no employment for any of the children, the result being that everything depended upon his earnings. I could not afford to pay him any more because I could get other help for the same amount of money as I was paying him and the result was he had to leave. He had been working for another man for \$20 a month, at other work, and he could not live on that. I do not believe that under existing conditions, in our province at least, it will be possible for any man to save money at \$300 a year. The conditions are different with us, I do not wish to cast any doubt upon the veracity of the witness who has just given evidence, but under the conditions existing in our province, it would be impossible for a man to live on \$300 a year and keep a family.

*By Mr. Jameson:*

Q. How old was that man who was working for you?—A. He is forty years old now.

Q. What became of him after leaving you?—A. He is now a night watchman.

Q. He changed his occupation?—A. Yes, he went where his family could get work also.

Q. What would his wages be where he is now, do you know?—A. I do not know.

Q. How old were the children when they left you?—A. The oldest would be possibly fourteen or fifteen.

Q. And if they went to work immediately they moved to this industrial centre it meant they would have to go to work at too early an age?—A. Yes, they did, some of them, at too early an age. I saw him not long ago and asked him how he was getting along and he said that most of the children were working now a little.

Q. And the oldest would be only fifteen now?—A. Oh no, the oldest is more than that now.

*By Mr. Macdonald:*

Q. The conditions of life in the factory would not be as good for the upbringing of these children in the next generation as if they had grown up on the farm?—A. No, it would not.

*By the Chairman:*

Q. Is not that one of the causes of people flocking into the cities, just that very need of employment for the family?—A. Just that very thing. This man tried to work a farm for himself and left there and had to hire out for work, and finally he had to go to an industrial centre where the children could get work as well as himself.

*By Mr. Bradbury:*

Q. Will not the farming industry permit the payment of bigger wages than in the mill?—A. No, it would not in our part of the country.

*By Mr. Macdonald:*

Q. We have just heard from Mr. Miller, a witness from North York, a case where he paid \$360 a year to his help and that was a typical case for his part of the country. Let me supplement my former question by asking that in addition to the fact that the conditions to-day are driving men with families away from the farming communities into the industrial centres it renders it most difficult for a farmer to get farm labour at all now?—A. It does.

Q. Another thing in that connection in eastern Canada which interferes with the supply of farm labour is that the exodus to the West has been very great within the last ten years.—A. It has been, I know that they robbed me of my farm help by every excursion.

Q. In addition to that it has meant that the old men and the old women have been left alone on the farms, in Eastern Canada, the Maritime Provinces more particularly?—A. Yes, and the result is that in cases of that kind when the parents become old they are not able to work the farm as it should be worked, and in our part of the country a farm as soon as it ceases to be worked properly becomes of very little value, its producing value is very small if it is not worked thoroughly, and the result is that the old folks are unable to make a living on it. I have in mind a number of old people, some of them 80 years of age, whom I can remember were twenty years ago among the thrifty farmers, but who to-day have to be very careful in order to live, and I do not know what is going to become of them ten or fifteen years from to-day because the probability is that then they will not be able to live on what they get off the farm, and if they sold it they would not get sufficient for it to enable them to live on their income.

Q. They could not get enough by selling their farm to enable them to face the future without the prospect of becoming paupers?—A. Yes, that is the case.

Q. There are, I believe, a great many cases in the Maritime Provinces of the young people going away and leaving the old people behind?—A. Yes, I travelled this winter through Halifax and adjoining counties, and I found great changes there in the conditions, the young people were away, the old men and women were left at home and the property was going down as a result. The West has robbed us of our population, there is no question about that.

Q. Now the result is that these old folks who are left at home belong to the very best class of people in the county?—A. They do.

Q. As a rule they are people who would regard it as the greatest possible humiliation to have to accept pauper aid?—A. They would, undoubtedly.

Q. And they struggle along under the most adverse conditions, even in poverty; you know of cases of that kind to-day, do you not?—A. I do.

Q. You doubtless are aware of numerous cases of that kind?—A. Numerous cases.

Q. Well then the institution of a system of old age pensions, which would be entirely different from pauper aid, and which would be given to them as a matter of right on account of their early contributions to the development of the State would be, you say, an absolute necessity?—A. It would.

Q. You so regard it?—A. I do, and I regard them as being entitled to it by having contributed to the national wealth in both ways, by having been producers and also having contributed as consumers.

Q. Is there any other remedy you can see, outside of pauperism, of caring for the deserving cases which exist?—A. No, I do not think there is any other way.

Q. Now there is another phase of the situation, Mr. Bannerman, in our province there are a great many men who are interested in agriculture in the summer and who are interested in lumbering in the winter?—A. Yes, I lumber myself in the winter time.

Q. You have some knowledge about the business of lumbering, you are engaged in that industry?—A. Yes.

Q. And what is the class of men who become lumbermen in Eastern Canada?—A. Well, they usually come from the farms, the young men grow up and go to the portable mills. Most of the lumber in our country is cut now in portable mills which are taken into the forest in the winter time, and the class of men who follow that work do not get very big wages, the sawyer usually gets \$2 a day, he is the highest paid man. They shift the mill from one place to another, and there is much loss of time, so that the workmen get just about enough money to live on. I do not know of any that save money nowadays, and those fellows start in on that kind of work at 17 or 18 years of age and they gradually get so that they are not suitable for farm labour. The woodsman in the summer possibly gets work on the farm and may make a fair living. But there are a great number in our county of the class of men who follow these portable steam mills, and when they reach the age of forty and fifty there is not much demand for their services because the work is heavy and demands strong, able-bodied young men. Now, I do not know what these men are going to do when they reach that age. The portable mill is almost an innovation in our country. I can remember when the first portable mill was introduced about thirty years ago and the class of men to whom I refer have grown up since that time. I have known men who have been following portable steam mills about the country for twenty years, and who cannot do anything else.

Q. That is their occupation?—A. That is their occupation and they do not get sufficient pay to enable them to lay money by. Furthermore, most of these men have families and they cannot carry their families around with them as they follow the mills. This makes it more expensive for them, and so they are barely earning a living.

Q. They become unfitted for other occupations as they grow older?—A. Certainly. A person who learned that kind of work would not be suited to any other occupation.

Q. What is a man of that class going to do when he gets to be sixty or seventy years of age?—A. That I do not know.

Q. Do you think it is possible for the farm labourer or a man of the type you have been speaking of, to contribute systematically towards a pension fund when they have families to maintain and the problem of existence to work out?—A. You mean to contribute towards some such pension scheme as you have outlined?

Q. Yes.—A. I do not think it would be possible. There may be, of course, exceptions, but speaking as a rule I should say it would be impossible. It gives these men all they can do, and some of them more, to make a living. How could they possibly contribute towards such a fund?

Q. The class of men that you speak of who are engaged in the lumbering industry in Eastern Canada is typical of New Brunswick and Nova Scotia as well?—A. Yes.

Q. And these men are not able to put by anything for themselves in their old age?—A. Not that I can see. I have met with a great number of them this winter, men who have attained the age of sixty, and who were not able to go on the drive this spring. I talked with a number of them in Halifax this spring, old drivers who are not able this spring to drive any more. It is possible some of them may be able to work on farms, but the majority of them who have followed the occupation of lumbering have nothing to fall back upon.

Q. Those are natural conditions, are they not?—A. They are.

Q. Those conditions are not due to intemperance or anything of that sort, are they?—A. No, of course there are exceptional cases.

Q. Those are conspicuous?—A. Yes.

Q. I am speaking of the ordinary man engaged in these occupations. They are as a rule thrifty men who are trying to do the best they can?—A. Yes.

Q. Is it your view that the necessities of the case demand that something be done for these men?—A. Yes.

*By Mr. Verville:*

Q. What is your idea in regard to granting a pension to widows?—A. I think the widows are deserving. More particularly when they are bringing up large families they should get a pension. I do not think there is any more deserving person than a mother who is struggling to bring up a large family.

*By Mr. Jameson:*

Q. What would it cost to maintain an aged couple per week, I mean an aged couple who have got past the age when they could support themselves?—A. You refer to conditions where such an aged couple would not be able to contribute anything towards their own support?

Q. Yes.—A. It would depend of course upon circumstances. If they were both in good health it would not cost as much as if one were an invalid. I should say the cost would be \$3.00 a week for each person. But it might not cost that much. Should one of them be sick the cost would be increased. Take a couple who were in fairly good health and able to do something for themselves, the cost would not be nearly as great.

Q. That would be in rural parts of the province?—A. Yes. Usually they would have the old home to live in. In many cases they would have their own home.

Q. At about what age do farm labourers become incapacitated or reach the stage of life where they are no longer in demand?—A. I would not want to engage a man to do the farm work that we ask them to do in our country, after he is fifty years of age. I always look for a young man between twenty-five and thirty years of age. I like particularly to get a young man of nineteen, who may learn the farming. He will prove to be a better man than you can usually get, if he will remain.

Q. In your experience or knowledge of farm labourers, have you found any great number of them to be physically incapacitated owing to injuries or strain at the age of say forty-five or fifty?—A. No. Farm work is not dangerous work, although it is strenuous.

Q. After the age of fifty you consider they are getting beyond what might be termed the dead-line?—A. Yes. At that age he will not give as good service. A man of fifty years of age who owns his own farm could continue to work as a farmer, but nobody would care to engage men of that age for farm work if they could get younger men.

*By Mr. Macdonald:*

Q. Your experience applies not merely to one county, but to quite a number of counties in Nova Scotia?—Yes.

Q. Do you consider that the absolute lack of any certainty with regard to the future is one of the causes of the depopulation of the farms of Eastern Canada today, and is driving men to the cities?—A. Yes, I think it undoubtedly contributes towards that result.

Q. If there were some compensation from the State in old age, is it your belief that more of our population would stay on the farm?—A. I would think so.

Witness discharged.

Mr. FRANK LEESON, Elgin county, Ontario, called, sworn and examined.

*By the Chairman:*

Q. You come from Elgin county, Ontario?—A. Yes, East Elgin.

Q. You are a farmer?—A. Yes, I have farmed all my life.

Q. You cultivate a fairly large farm, I suppose?—A. Yes, I farm 130 acres.

Q. Well stocked?—A. Yes, sir.

Q. You have a pretty good idea what your friends and neighbours in the agricultural districts think about things in general, I suppose?—A. I have not very much idea as to what they think about this old people's pension. I have no idea as to what the people think.

Q. From what you have heard you think you understand fairly well what the idea of an old age pension is?—A. I never knew anything about it until I received the reports that were sent out, and was summoned to appear here. Then I began to read up the subject and make inquiries about it, and I have read quite a lot with reference to it.

Q. You understand, of course, that such a pension would be reserved for people who have been at least twenty years in the country, who had reached the age of 65 and were strictly deserving?—A. Yes, sir, I understand that.

Q. Would you be good enough to give your opinion upon the advisability, or otherwise, of adopting such a scheme in Canada?—A. I think that such a scheme as you outlined to the first witness, Mr. Smithson, is a very advisable one. I am fully in sympathy with it since I began to read up with respect to the subject. I certainly am in favour of such a scheme. We have what is called a House of Industry in our county, although some people call it a poorhouse. To send all the poor people to such an institution is, in my opinion, inhuman. I do not think it is humane to send a couple who have lived together for thirty-five, forty, or forty-five years, to such an institution, and there separate them. They do that at the present time, and also place all classes, the insane and the weak-minded, and some who are not able to look after themselves in any form, in the same institution. I think it is inhuman to send respectable people that have lived respectable lives throughout and have done all they could for the country, to such a place and separate them. I do not think it is right.

Q. You have heard a reference made to the case of a widow, that is a woman who has probably several children, who has been left to maintain a young family without any means whatever, and who is struggling to provide for them. The idea which prevails in some quarters is that it may be advisable to help a woman of that description in order that she may not have to go out to work all the time and leave her children to run helter skelter about the place and go to ruin. That is a phase of the question that you might give us your opinion upon?—A. Women who are left with three or four children to look after, and have to do that themselves—especially if the children are young—cannot do so and bring the children up respectably. I should consider the case of such women very deserving, in fact there are no more deserving cases than women of that class.

*By Mr. Carroll:*

Q. What would you say as to the necessity for an old age pension for farmers and farm labourers, so far as your experience goes?—A. My experience does not agree with the evidence I heard here this morning in regard to farm labourers being able to lay up anything.

Q. You refer to the evidence of Mr. Miller?—A. I mean the evidence of Mr. Miller. Married men in East Elgin receive about \$300, a house and garden, and perhaps fuel and so on. Perhaps they have a family of three or four children and under such circumstances I cannot see how it is possible for them to lay aside very much for old age. In fact I know from experience it takes whatever they earn.

Q. To live on?—A. Yes, to live on.

*By Mr. Verville:*

Q. Then they could not contribute to any pension scheme?—A. No, sir, I do not think they could.

*By Mr. Carroll:*

Q. There might be an odd case where a man might save something, but generally speaking a man with a family, in receipt of \$300 a year, would find it practically impossible to lay by anything?—A. It is practically impossible for him to do so. In the case of our poorhouse, I was reading the inspector's report—in fact, I have it in my pocket at the present time—and in that institution it costs \$100 a head for the maintenance of the inmates. The place is managed as economically as possible, and yet the cost is \$100 a head. So you see for a man and his wife the cost would be \$200.

*By Mr. Bradbury:*

Q. Is it not a fact that very low wages are paid by the farmers in Ontario?—A. That may be, but I know the wages paid are a great deal higher than they were years ago.

Q. What increase has there been in the last ten years in farm labourers wages?—A. I should say the increase has been as much as \$100 at least.

Q. That is \$100 a year?—A. \$100 a year, that is for a married man who boards himself.

*By Mr. Jameson:*

Q. Would you pay more relatively to a married man that boards himself than to an unmarried man?—A. Yes, you would pay more to a married man that boards himself than to an unmarried man that you have to board, certainly.

Q. I mean to say taking the wages and making an allowance for board, do you pay relatively any higher to a married man than to an unmarried man, because the former has a family?—A. I understand your question now. No, I do not know there would be very much difference. The board would cost you \$150 anyway, barring the man.

*By Mr. Bradbury:*

Q. Is it not a fact that the prices of farm products have increased within the last ten years?—A. Certainly they have.

Q. More than would compensate for the increase in the price of wages?—A. I think that ten years ago a man could live on the wages he then received fully as well, and a little better, than he can for the wages he receives at the present time.

Q. Is it not a fact that the farmers, by reason of the increased price of farm products, can afford to pay the wages they pay to-day better than they could afford \$200 some years ago?—A. I am hardly able to answer that.

Q. You are a farmer?—A. Yes. I think perhaps you are right. We are getting better prices for our own farm products. Speaking for myself, I live in a strictly dairying section, where we have cheese factories and condensers. Nearly all the grain we raise now goes to our stock. Our dairying industry furnishes us with practically all the money we receive.

Q. Is the farming industry, in your district, in a much more prosperous condition now than it was ten years ago?—A. I think it is.

Q. Do you think that fact would justify you and your neighbours paying higher wages to-day, to the farm labourers?—A. I do.

Q. You believe you could afford to pay them higher wages?—A. I do.

Q. That is just the point.—A. Let me give you an instance of how prices have gone up for farm products. Some years ago I had the honour, if I may call it so, of selling cheese for our factory, for eighteen years. I have sold cheese as low as 7 cents a lb., and perhaps a little less, but you know what it has been the last few years, from 11 cents to 13 cents and a little over sometimes. The condensers are in our country now and we are getting a great deal higher prices for our milk. Not only that, but pork is worth a great deal more money than it was ten or fifteen years ago.

Q. Don't you think that fact would justify the farmers of Ontario in paying their help higher wages than they pay to-day, and yet enable them to make a decent living?—A. I think it would.

*By Mr. Verville:*

Q. The same thing would apply to our large industries, would it not?—A. I would hardly know that.

The CHAIRMAN.—Any more questions—thank you, Mr. Leeson.

Witness discharged.

Mr. FABIEN HUET called, sworn and examined.

*By the Chairman:*

Q. What is your name?—A. Fabien Huet.

Q. Where do you come from?—A. St. Bruno, Chambly county.

Q. Are you a farmer?—A. Yes.

Q. How large a farm have you?—A. I have three farms of seventy-five acres each, another one of ninety acres, and a bush farm of eight acres.

Q. Have you any stock?—A. Yes.

Q. You are what might be described as a prosperous, high-class farmer?—A. Yes, a fairly prosperous farmer.

Q. Have you any idea what an old age pension system means?—A. Yes. I have some idea.

*By Mr. Verville:*

Q. You understand this pension is intended for deserving poor?—A. Yes.

Q. You have a general idea of the conditions of life in the Province of Quebec?—A. Yes.

Q. Will you be good enough to give us your ideas on that question of an old age pension system?—A. I think the establishment of an old age pension system would be the best thing the government could do. When an old couple reach the age of sixty-five, they generally find themselves alone. The children get married, and when they have a family of their own, they say to their father: father, you must try and make a living for yourself and get a pension. We cannot support you, but if the government granted these old people \$140 or \$150, anybody would take care of them, and the old couple could end their days in peace and honour. If the pension was abused in some cases, I should think the government could appoint a man to administer it. That is to say, a prominent man of the parish,—the mayor would be a good person,—could see that the money was used properly.

Q. You have different charitable institutions in your parishes in Quebec?—A. Yes, I know of a few. There is the house of refuge, for instance. A fund was also left by a former priest of St. Bruno, but St. Bruno is not in very much need of a pension, because there is a perpetual fund there for the relief of the poor for all time to come.

Q. Is an old couple in the Province of Quebec permitted to live together in those institutions?—A. No. The rules forbid it. It is very seldom old couples are allowed to live together.

Q. Would you like to be separated from your wife at seventy years of age?—

A. No.

Q. In your opinion, would not an old age pension enable them to live together in their old age, wherever they wished?—A. Yes. If they were in receipt of this pension nobody would refuse to keep them, and they could live honourably.

Q. Do you believe it is humane to separate an old couple at that age?—A. There is no sense in it. The old man or the old woman might possibly contract marriage again in that case.

Q. From your local knowledge, do you think that the farmers would be willing to contribute to a system of this kind?—A. I believe I spoke about that to some of the farmers in my parish, and some said it would be the best thing the Government could do.

Q. How much do the farm labourers down there earn per year?—A. About \$2.00 a day, because labour is scarce. In my parish several families send their children out to do their work.

Q. Would you be in favour of awarding a pension to a widow?—A. If she had no money at all, it would be reasonable that the Government should provide for her.

Q. Do you suppose it would have a moral effect, and that it would be better for the mother to receive a pension which would permit her to bring up her children at home instead of having to put them in institutions?—A. In my opinion, it is always better to raise children at home than to scatter them all over, because I have had experience myself in raising my own family.

The CHAIRMAN.—Thank you, Mr. Huet.

Witness discharged.

Mr. PIERRE MILLETTE called, sworn and examined.

*By the Chairman:*

Q. From what county are you?—A. From Richelieu County.

*By Mr. Macdonald:*

Q. From what parish?—A. From the parish of Ste. Anne de Sorel.

Q. What age are you?—A. 78 years.

*By the Chairman:*

Q. How large a farm have you?—A. 100 acres.

Q. Are you pretty well up in the general opinion of the farming community with regard to their views of things in general?—A. Yes.

Q. Do you understand what an old age pension scheme means?—A. Yes, I have thought of it, and several of us have spoken of it. We thought it was a good thing for the old people who had no savings to live on in their old age; for those who have raised large families, and whose children are sometimes spendthrifts, spending the earnings of the old folks, and who quite often leave them nothing for their old age. Sometimes their children leave the old folks and go to foreign countries, and the old people have nothing to live on; they have either to beg or live on public charity. By granting them a pension, it would save them from being miserable.

Q. What do you think of the idea of giving a woman, left a widow with several small children, a pension?—A. I think it is a good thing that the government should grant her a pension.

*By Mr. Verville:*

Q. Do you hire any farm labourers?—A. Yes.

Q. How much do you pay them?—A. I pay from \$1.50 to \$2 per day.



Q. With board?—A. With board; and it is pretty hard to get them at that.

*By Mr. Carroll:*

Q. Do you keep a man all the year around at that rate of pay?—A. No, not all the time.

Q. Just in cropping and harvesting?—A. Yes, just in the busy season

Q. Have you men that you keep the year around to help you?—A. No; I have a son and do most of my work with his help. I do not need a hired man the whole year round.

*By Mr. Verville:*

Q. What is the usual wage paid to those who are hired by the year?—A. About \$150 and board.

Q. Do you consider that \$150 a year is sufficient to enable a man with a family to lay anything aside for his old age?—A. With a very large family, it is not very easy. The cost of living is so high, and he could not afford many luxuries. He would not get fat on it.

The CHAIRMAN.—Thank you, Mr. Millette.

Witness discharged.

Mr. ANTOINE PHANEUF called, sworn and examined.

*By the Chairman:*

Q. From what county do you come?—A. From Verchères county.

*By Mr. Macdonald:*

Q. How old are you?—A. 52 years.

*By the Chairman:*

Q. You have heard the evidence given here this morning. Do you understand what an old age pension system is?—A. Yes, I have some idea of it. I would like to give my views. In the first place, I would say that I am entirely in favour of the scheme, but there are certain precautions that should be taken. I fear that to proceed without caution might result in the government having a great many such pensioners before long. For instance, my parish supports at present two poor people in a charitable institution. With the proposal now before us, if it is sufficient to be poor or dependent, we would then have ten or twelve families who would deserve such a pension and would probably have it. They are people with some income, but are not sufficiently provided for and have to work; but by working all they can they succeed fairly well in providing for their support. I believe, in view of these objections, that it would perhaps be preferable to begin by giving a definite amount to the people of each municipality, so that the municipality can support its poor. We have idiots to whose support the municipality contributes.

Mr. VERVILLE.—This pension would not cover those cases, because idiots would have to be provided for in institutions.

Mr. MACDONALD.—That is not the class of people that this proposal refers to at all, or criminals either.

The CHAIRMAN.—We are considering the deserving poor.

*By Mr. Verville:*

Q. This would apply to people who are absolutely deserving, with no stain on their character, but who through circumstances not under their control, have been unable to provide for their old age, and whom the State might assist by a pension?—

A. I understand. My idea is that there would be a great many abuses, and to avoid such it would be well that each municipality should be interested to a certain extent, and that the municipality should determine the amount of the grant; and because the municipality is interested, probably the amount set by it would be judiciously made.

*By Mr. Macdonald:*

Q. We are not much interested in the details of the scheme. These are matters that Parliament will provide for in the law. We want to know whether there is any necessity in this country for providing for people 65 years of age in the way which is proposed, or whether you know of any better way than what is proposed?—A. Let this Committee elaborate a scheme first, and then we could study it and would be in a position to give a better opinion.

*By Mr. Verville:*

Q. You are of opinion that there should be some provision for the aged deserving poor?—A. In urgent cases, but I am convinced that there would be abuses unless proper safeguards are provided.

*By Mr. Carroll:*

Q. Are there any poor people in your parish who, at the present time are being cared for?—A. There are two.

*By Mr. Macdonald:*

Q. Do you think that because there might be one or two cases of abuse the large number of people who should be assisted by such a system should, upon that ground, be deprived of an old age pension?—A. I have occupied a certain public position in my locality and I have observed—

Q. I would like to get a straight answer to my question. Do you think the deserving should be deprived of the possibility of getting a pension because one or two persons might abuse it?—A. Evidently these people are able to live when they work.

Q. What is your occupation?—A. Farmer.

*By Mr. Verville:*

Q. To sum up the whole question you are in favour of an old age pension for the deserving poor?—A. I am.

Witness discharged.

Mr. FRANK CARROLL, called, sworn and examined.

*By Mr. Macdonald:*

Q. You are a miner by occupation?—A. Yes.

Q. And you are now working as a miner in the Albion mines at Stellarton, Pictou County?—A. Yes.

Q. How many men are employed in those two mines?—A. 575.

Q. On the average?—A. Yes.

Q. 500 in that one mine?—A. Yes.

Q. In regard to this question of old age pensions, Mr. Carroll, has the matter been considered by the working men in your vicinity?—A. It has.

Q. And I understand that a meeting was held in connection with the matter?—A. Yes, I held a public meeting before I left.

Q. Your men discussed and considered the question?—A. Yes sir.

Q. Have you any resolution that was passed at that meeting?—A. I have one here which I will place in the hands of the Committee. (Documents filed as follows):—

“At a meeting held this evening, April 24, in Douglas Hall, Stellarton, of the miners and workmen generally employed in and about the collieries in the town of Stellarton, the following resolution was unanimously passed, and a delegate, Mr. Frank Carroll, requested to place the same before the Honourable Minister:—

Whereas at a meeting held at Stellarton on the 24th of April, 1913, of the workmen employed in and about the Mines and at other labouring works;

And whereas Mr. Frank Carroll was present, and explained that he was leaving for Ottawa, in order that he might lay before the Government such information as they might consider necessary in connection with the Old Age Pension System, which is about to be instituted by His Majesty's Government at Ottawa:

“It was therefore resolved that this meeting most heartily endorse the action of the Government in adopting this measure, and hereby authorize Mr. Carroll to lay a copy of this resolution before the Honourable Minister.

(Sgd.)

DUNCAN CHISHOLM,

*Chairman.”*

Q. You also obtained a statement from the Mayor of the Town of Stellarton?—  
A. Yes, sir, and one from the doctor also.

(Document produced as follows:)

“Office of the Mayor,

Stellarton, Nova Scotia,

April 23rd, 1913.

*The Chairman and Committee on Old Age Pensions, Ottawa, Ont.*

Gentlemen,—

I have read with interest the published account of evidence before your honourable committee on the question of the Government granting pensions to aged men and women, who are considered worthy.

After consideration of the question from many standpoints, I have no hesitation in saying that I am in favour of such a scheme being carried into effect by the Government of our great and growing Dominion.

In regard to the age at which miners should be able to obtain the pension, I should say 55 to 60 years of age, of course on account of these men working underground during their whole life it is a generally accepted fact that the miner is unfit for hard work at the age of 50 to 60 years, and after that time of life, his fitness for other occupations is not considered favourable. As a rule the average miner has not been able to save anything, above living expenses for himself and family, he has therefore to fall back on his friends or relatives or else become a public charge. Then, too, if his wife is living, often the home is broken up, and it would be just at this time that a pension would be of great benefit to him and his partner in life.

For the above and many other reasons I am heartily in favour of the Old Age Pension scheme.

I am, gentlemen,

Yours very truly,

(Sgd.)

B. D. ROGERS.

*Mayor, Town of Stellarton.*"

Q. Doctor C. S. Elliott, of Stellarton, is?—A. The colliery doctor.

Q. And he has been for how long?—A. Twelve years.

Q. And he has had ample experience in regard to the conditions that exist among the mining population of the Province of Nova Scotia?—A. Yes.

Q. And his views in regard to this matter are contained in this letter which you obtained from him for the purpose of submitting to the Committee?—A. Yes, sir.

(Letter filed as follows:)

"Stellarton, N.S.,

April 25th, 1913.

*"To the Chairman and Committee on Old Age Pensions, Ottawa, Ont.*

Gentlemen,—

I am interested in the scheme of old age pensions and heartily endorse it. I have been a colliery physician for twelve years, and from my experience and acquaintance with the miners find that most men at the age of 55 years who on account of using artificial lights their eyesight becomes defective and are unable to continue their work in the mine and only certain kinds of work on the surface is open to them, as their eyes are permanently disabled.

Men who work overground become crippled with rheumatism from exposure to the changeable weather and I would say that at the age of 60 years they are not capable of earning a day's pay at any work open to them.

I base my opinion in favour of old age pensions to coal miners and colliery workers on the two reasons I have given above.

Respectfully submitted,

(Sgd.) C. S. ELLIOTT, M.D.'

Q. What is the sentiment generally of the men engaged in that industry in regard to that matter?—A. They think it is one of the best things that could be adopted by the government.

Q. What do you say as to the necessity of it?—A. Oh well, it is needed in lots of cases. We have old men here that started to work in the mines in years gone by, the law is stricter now of course; when they were 8 or 10 years of age, and before they developed to manhood they were stunted in growth, the eyesight under these artificial lights becomes injured, and by the time they had laboured up to 55 years of age they are done up if they have not been previously smashed up by accidents, or rheumatism, or choked up with the miners' asthma caused by breathing the mine gases which are very hard on a man, and which makes a man old ten or fifteen years sooner than if he had been working on the surface all his life. So I think there should be some provision made for the man that has been deserving. Now, we have one or two cases where men have worked at \$1.40 per day and brought up a large family on it and therefore they cannot provide anything for their old age; the family grow up and go away and leave them, and they have to be helped out by the town. There are a few cases of that kind.

Q. Now, as a man who has had experience as you have had, just the typical experience of a man who has been mining all his life, when he gets to 55 or 60 years of age, is not the miner unfitted for any other occupation?—A. Yes, he is, but sometimes the officials at the colliery will pick out some little job that he can do. But if a man comes from another community, then he is not permitted to belong to the relief society at 50 years of age, and therefore receives no benefit in case of need, unless a voluntary collection is taken to help him out.

Q. The miners as a rule are very charitable to their fellow men?—A. They are.

Q. And continually collections have to be, and are, taken up to help out the older people?—A. Whenever it is needed.

Q. For sickness, or where necessity occurs for the widows and orphans?—A. Yes.

Q. But this aid that is furnished by the relief society is limited?—A. Yes, I have a copy of the constitution here in my pocket.

Q. It is limited, however, in time and extent, and there is a contribution to the relief society from the mining population?—A. They contribute 35 cents per month per head, the boys contribute 25 cents, and they receive no benefits the first week; if they are laid off work the boys receive \$2.50 and the men \$3 per week.

Q. Are there not many cases in which there is a great deal of destitution and poverty, which are never spoken of, in which the old folks worry along without the necessities of life sometimes rather than make their needs public?—A. There are cases, yes.

Q. You have devoted some attention to labour problems and to the conditions of the labouring men; have you thought of any other solution by which the needs of the old people can be met other than this old age pension idea?—A. No sir, I think it is about the only scheme.

Q. Are the labouring people of this country aware that such a scheme is in force in England, Australia and New Zealand?—A. Well in the vicinity I come from they have been reading up the New Zealand scheme for quite a while and have talked it over in the meeting.

Q. So that they are aware of it?—A. There is quite a number who know of it.

Q. Those who take an intelligent interest in, such matters, and do they feel there is any reason why Canada should not do just as well for her old age population as the other British colonies have?—A. Numbers of them have been wondering why she has not taken such steps before instead of being behind.

Q. Behind the rest of the Empire?—A. Yes.

Q. What do you say as to the argument that has been made, that if a system of old age pensions were established it would interfere with the thrift of the working-man, that they would not try to save as they go along?—A. I understand that it would cause them to be more thrifty than otherwise because if they do not walk straight and right and are not deserving and worthy they will not receive this pension.

Q. Do you think there is any reason why there should be any abuse of this system if proper regulations are made as to its operation?—A. No sir, I do not think anybody will try to abuse it.

Q. If any person did attempt to get a pension wrongfully the fact would be so well known in his community that he would be exposed?—A. He would be, right off.

Q. So that there would be no danger from that source?—A. No danger at all.

*By Mr. Verville:*

Q. Is it possible with the wages received, as compared with the cost of living, in your part of the country, for a working man to lay by anything for old age?—A. It is impossible altogether, they cannot do it. If they live as good citizens, exercising thrift and keeping themselves out of debt, they are doing well.

*By Mr. Macdonald:*

Q. What do you think about the necessity of doing something for widows and children?—A. I think it is the duty of the State to look after a mother and family that are thrown on the mercy of the world. We have had one or two such cases at Stellarton, and in the case of one family especially, if it had not been for the good lady with whom I was boarding at the time they would have been hungry and cold. I certainly think the country should make provision for the women.

*By the Chairman:*

Q. You have heard reference made to the desirability of granting a pension to a widow who is left with children?—A. Yes, sir.

Q. What do you say as to that?—A. Making provision for widows and orphans is one of the things that all Christian nations are doing. I cannot see why Canada should not do the same.

Witness discharged.

May 2.

Mr. JOHN STUART MILLER, of Manitou, Manitoba, called, sworn and examined.

*By the Chairman:*

Q. Where do you come from?—A. From Manitou, Manitoba.

Q. What is your occupation?—A. I am a farmer.

Q. How many acres do you farm?—A. Well, I think I put in about 400 acres of crop, and then I have quite a lot of stock.

Q. Have you been a member of the county council or township council?—A. I was reeve of the municipality for three years, a few years ago.

Q. Have you been connected with farmers' institutes of any sort?—A. Yes, I was always a member of the agricultural society, and was president several times.

Q. You were asked to come here and to give your opinion about an old age pension system for Canada. Do you understand what an old age pension system means?—A. I think so.

Q. What do you think of it?—A. I think it is a splendid thing. I have thought of it a great deal in the past. I think there should be something like that done.

Q. Have you any houses of refuge in your district?—A. Not in Manitoba, I do not think. They have some in the cities.

Q. Where do the people, such as farm labourers who fall by what we call the way-side, go when they get old, useless, and poor?—A. You must understand that there are not very many old ones in Manitoba. I am about as old a man as there is in our section.

Q. Do you think, however, that it is possible that such conditions may arise in the future?—A. I think so. I know of only one instance where a man is entitled to anything like that. He is only a labouring man, of course.

*By Mr. Jameson:*

Q. What are the wages paid to farm labourers?—A. I employ married men with a family, and often one young man; and I always plan to have two or three more young men also. I have had married man who had no family, just himself and his wife, with me last year, and I paid him \$400, and he boarded himself. We gave him all the land he wanted for gardening, milk, eggs; and, in fact, it cost him very little for meat. In that country, we kill in the fall, and we can freeze the meat and have fresh meat all winter. We are always pretty liberal with our men.

Q. Do you give your married men a free house?—A. Yes, and everything ready to their hand, dishes, and so on.

Q. That is in the case of a married man. Take an unmarried man, employed the year round?—A. A gentleman in England sends out unmarried men to me. Of course, the first year a man is green, and I do not pay him very much, because he is not worth very much, and I probably pay him \$10 a month and board. In harvest time, we give them more.

Q. Could a married man with \$400 a year, free house rent and vegetables, milk, etc., save anything?—A. They could if they tried. I had a man some years ago, an Englishman, and he only got \$60 a year. He was just out of a shop, and he saved \$30 out of that. This man that I had the last year was more extravagant. He sent to The T. Eaton Co., Limited, for everything. He did not save much out of his wages; he believed in spending them. But the man I have now has a larger family, six children.

Q. Is he engaged all the year around?—A. We always keep them awhile to see what they are like. We will probably give him about \$400, and house rent, and all that sort of thing.

Q. Will he save anything?—A. Unfortunately, he lost all his baggage, which included seven trunks; it was misdirected in some way, we are trying to find them, but I think we never will. He has a splendid wife; he is not so good himself; he is slow, but he has a splendid wife, economical, clean and nice.

Q. Of course, wives have a great deal to do with the purchasing value of a dollar?—A. Yes.

Q. Do you have many people there who are under 65 years, and who are incapacitated and unable to work?—A. I only know one case, and he is an auctioneer; that is all he does.

Q. Is he a member of the farming community?—A. He has worked some on the farm, but not of late years. He has not been able to, as he has rheumatism.

Q. At what age do you find that men become unsuitable as farm labourers?—A. We have not that to contend with. I am 65 years of age, and I can do a good day's work yet.

Q. If you were employing help, would you prefer a man under 50 years of age?—A. Oh, yes, certainly.

Q. He would be worth more to you?—A. Certainly; because he would be keener for work.

Q. If it was a matter of selection, you would pay more for the man under 50 than for the man between 50 and 60?—A. Yes, if I did not know them. A man over 50 might be a better man.

Q. Have the wages paid to farm labourers in that district increased of late years?—A. Oh yes, very much.

Q. Have they increased as rapidly as the increase in the cost of living?—A. I think they have more, because there are so many public works going on, railroads and so on, taking our men away, and we have to pay big prices for them. I get all my men from England; I cannot get any other men. There is a man in England who sends me out these men. We used to get fairly good men from Ontario for \$160 a year and board, but we cannot get them for less than \$300 now. Forty dollars a month for eight months is quite a common thing.

Q. What do they do during the other four months of the year?—A. Some board in hotels; some go to the shanties. An industrious man will go to the woods, or he can go with a farmer and get small wages, \$10 a month, doing chores. There is no reason why they should not get some employment.

Q. There are not many people then who have been engaged in farming or as farm labourers who would be dependent upon an old age pension system?—A. Not at present, I do not think. Not in our locality, and it is one of the oldest, too, Southern Manitoba. The farmers there are all fairly well off. There is no reason why a young man should not succeed. I have had a good many young men who came out from England without any experience in farming, and who are now well off.

Q. If a scheme of old age pensions for the deserving poor were inaugurated, do you think there should be a contributory system in connection with it?—A. Yes, that is one thing I think you should have in connection with it. Of course under present conditions it would have to come right out of the funds of the country. But I think if you approach men, particularly these young men of 21 years of age and say to them, 'Here, if you contribute \$1 a month, or whatever amount may be determined on, deposit it with the government, and when you are past work you can draw on it,' that they would be quite willing to do so, and the result would be that in the end the government would not have to pay out any money whatever, they would have the use of that money in the meantime, so that I think a scheme of that kind could be worked out to advantage and in the future, say in twenty-five years' time, it would not cost the country anything at all.

Q. What do you think would be the effect on the individual of providing for an old age pension system without any contributory system? Do you think it would be good, or would it have a tendency to make the individual slack up and say, 'I am going to be taken care of anyway and therefore I need not bother about providing for the future.' Do you think it will possibly have any effect?—A. Yes, I think it would. I know if the government had approached me as a young man and said that they would do that it might possibly have had a bad influence upon me.

*By the Chairman:*

Q. Of course we have been thinking of that class in the community which is not quite up to the standard; you take a man who is strong intellectually, even if he is not strong physically, he will work out a scheme for his own support, but if there are certain people in the community of fine character, their conduct is irreproachable, but their brain power or their good fortune not up to the standard, really those are the people we are thinking of?—A. Yes, I understand that.

*By Mr. Jameson:*

Q. Could the farm labourers in your district, and in fact, throughout Manitoba, so far as you have knowledge, afford to contribute towards a pension scheme?—A. They could do it. I always try to induce these young men to join some of the fraternal societies, the Independent Order of Foresters or some other society, and I have no trouble in getting them to do it. They would join a government institution very much quicker, I think, especially the Englishman, who has great faith in government institutions. I think that could be worked out splendidly.

Q. Have you almshouses up there in your country?—A. Not in the country, but in the cities there are institutions and, of course, the government gives them some aid, but there are none in the country.

Q. But there are no poor in the country we are told?—A. I do not know of any in the country.

Q. That is, of course, owing to some extent at least to the fact that Manitoba is a young country?—A. In a young country, there might be poor in some parts, but I don't think there are.

*By the Chairman:*

Q. In some cases, I suppose where people are in need of aid they would be very much inclined to drift into the cities, would they not?—A. Yes, they drift into the cities, and too many of the young men drift into the cities, but we are trying to overcome that.

Q. What is the reason of that?—A. I have had young men from England, doctors, lawyers, merchants, some fine fellows, and they would stay a year, it was pretty hard work, and then would say, 'We will try the city.' Some of them have succeeded and



one or two haven't. I have in mind one young man that came out of Baring's store in Birmingham, he had been there for five years, and he was with me for four years and made quite a success, he was afterwards killed, but left his widow well off, he left her with a farm down on the boundary of the United States, the land went up in value and she sold it at a good price.

The CHAIRMAN.—Thank you very much, Mr. Miller, you are extremely clear headed on the subject, and your evidence is very concise so that we have been able to get through with you much quicker, as a result. Is there anything more that you would like to say?—A. No, with the exception that I would like to see you work out some scheme on a contributory basis; I think that if the matter were taken up and a contributory system were established you would not have to pay out any of the government funds, but that you would have a fund sufficient to meet all calls made upon it.

Witness discharged.

Committee adjourned.

## THE SELECT COMMITTEE ON OLD AGE PENSIONS.

## MINUTES OF PROCEEDINGS.

COMMITTEE ROOM 105,

TUESDAY, May 6, 1913.

The Committee met, pursuant to notice, at 11 o'clock a.m.

Present:—Mr. Burnham, Chairman, presiding; Messrs. Bradbury, Buchanan, Carroll, Currie, Jameson, Macdonald, and Verville. In attendance as witnesses: Mr. A. Matte, bailiff and farmer, St. Constant, Que., Mr. Levi Williams, police magistrate, Picton, Ont., Mr. F. A. Sénécal, reeve of North Plantagenet, Treadwell, Ont., and Mr. Montagu A. Robertson, farmer, Coalburn, N.S.

The Chairman addressed the Committee respecting the advisability of presenting an interim report to the House.

Mr. Jameson moved the following notice of motion: That the Committee prepare an interim report to be presented to the House to ask permission to continue taking evidence, and gathering the necessary information and statistics.

Mr. Carroll moved, seconded by Mr. Buchanan, that the Clerk of the Committee communicate with the proper authorities with a view to obtaining the old age population of Insane Asylums, Central prisons, common jails, and penitentiaries.

Mr. Carroll moved, seconded by Mr. Buchanan, that the evidence given by Mr. J. S. Miller on May 2, be considered as of April 30th.

Mr. Carroll moved, seconded by Mr. Buchanan, that the evidence of Mr. Montagu A. Robertson to be given on May 7, be considered as of May 6th.

The Committee proceeded to consider the evidence of aforesaid witnesses present.

Mr. Verville moved, seconded by Mr. Jameson, that the Committee adjourn to meet again on Friday, May 9th.

MINUTES OF EVIDENCE

Mr. A. MATTE, St. Constant, Que., called, sworn and examined.

*By the Chairman:*

Q. Where do you reside?—A. St. Constant, Laprairie county.

Q. What is your occupation?—A. Bailiff.

Q. Have you any acquaintance with agriculture?—A. I was formerly a farmer.

Q. How long were you engaged in farming?—A. Fifteen years.

Q. How many acres did you farm?—A. 80 acres.

Q. Were you what is called a fairly successful farmer?—A. On the average.

Q. Are you pretty well acquainted with the opinion of the farming community in your district on various topics?—A. Yes.

Q. Do you know what an old age pension system means?—A. The first time I heard of it was when I got a summons to attend here.

Q. Did you make any inquiries about the subject after you received notice to come here?—A. Yes, and I met a witness who appeared before this Committee last week. This morning I asked for, and obtained, further information from the clerk of the Committee, Mr. Cloutier.

Q. Then you have not discussed this matter with your people?—A. I have spoken to a few of them, including the member for the county, who lives in the same parish with me:

Q. Then you have formed an opinion of your own?—A. Yes.

Q. Will you give that opinion to the Committee?—A. I am in favour of old age pensions.

Q. Will you give your reasons for that opinion?—A. I hear that the age at which the pension is to be granted must first be established. According to my information it is at the age of seventy.

*By Mr. Carroll:*

Q. Do you think the age at which an old age pension should be granted should be seventy?—A. As a general rule I think a person from sixty-five to seventy years of age ought to be able to earn his own living.

*By Mr. Verville:*

Q. What would you do with people who cannot earn their living at 65 years of age?—A. There are people who at 65 years of age are unable to do so.

Q. What would you do with those people?—A. Generally those people are sent to a house of refuge. There are houses provided in our county where old people of this class could be sent.

*By Mr. Carroll:*

Q. Why not send a man who has reached the age of 70 to the house of refuge, as well as a man 65 years of age?—A. Married couples that are sent to the house of refuge are separated, and I do not think that is right.

Q. That is not an answer to my question. You have said that at the age of 65 a man must be sent to the house of refuge. Why not at the age of 70?—A. People of the age of 70 are sent there as well as those aged 65, and several municipalities are contributing towards their support.

Q. Do I understand you to say you are in favour of sending old men to the house of refuge when they attain the age of 65 and are unable to earn their own living?—  
A. I do not altogether approve of sending them to such an institution, but they have to be sent there when they have no means of supporting themselves.

*By Mr. Bradbury:*

Q. If an old age pension were granted, would it not do away with the necessity of sending aged persons to these institutions?—A. Yes, sir.

*By Mr. Currie:*

Q. What parish do you come from?—A. St. Constant, Laprairie county.

Q. What system have you there of providing for old persons who are unable to take care of themselves and are without means?—A. They go to these houses of refuge.

Q. Who provides these houses of refuge, is it done by the state or by private individuals?—A. The government contributes towards their support, but the money given by the government is not sufficient to maintain them.

Q. Does the municipality of the parish or the county erect these houses?—A. No, sir.

Q. Then by whom are they established?—A. The house of refuge to which I am referring has been built by the Sisters of Providence.

Q. Then it is a church charity?—A. Yes, sir.

Q. And it receives assistance from the provincial government?—A. Yes, the government of Quebec.

Q. If the municipality sends anyone to that institution, does the municipality also have to make a contribution?—A. Certainly. There are even people in the institution who have means. They go there to live, but pay their own expenses.

Q. The order to which you referred raises money by means of bazaars, and also solicits subscriptions in aid of the house of refuge?—A. Yes.

Q. Have there been ample means so far provided in that way to take care of these aged people?—A. It is hard for me to say. I heard the other day that the institution received help from the town of Laprairie as well as from the provincial government.

Q. Is there any charge on the parish for its support?—A. Only in the way of voluntary contributions.

Q. Then the parish is not charged so much for the support of each patient?—  
A. No.

Q. To a large extent it is a voluntary charity?—A. Yes.

Q. How many persons, to your knowledge, within the last ten years have entered the house of refuge in your parish?—A. Do you mean from my parish?

Q. Yes?—A. About twenty.

Q. How many people are there altogether in the parish?—A. About 2,000.

Q. I am referring here to people without means, not people with means?—A. Yes. There are not more than that.

Q. In regard to those twenty, to what do you attribute their lack of means in their old age?—A. In the majority of cases, it is their own fault. I may say I have been warden of Laprairie county for three years, and sometimes the house of refuge could not accommodate the number of persons wishing to enter. They have to wait, sometimes four or five months, and I have seen the municipality pay private individuals for these persons until they were able to get them into the house of refuge.

*By Mr. Bradbury:*

Q. How many people does that institution accommodate?—A. Not more than thirty. They have also young children there.

*By Mr. Currie:*

Q. Is there a farm in connection with it?—A. No.

Q. There is nothing in the way of a garden or something of that sort, by which the inmates help support themselves?—A. No.

Q. How many of these twenty would have been able to take care of themselves if they had received a pension? We find, in the great majority of cases, that the people sent to these institutions require attention, some one to look after them. How many of these twenty would have been able to take care of themselves and apply the pension money themselves without the intervention of nurses?—A. The whole twenty.

Q. What would the average age of them be?—A. Between sixty-five and seventy.

*By Mr. Bradbury:*

Q. Mr. Currie's idea was that a good many of these people, if they had money enough to provide them with a living, would still require some one to nurse them if they did not go into the institutions. You say the whole twenty would have been able to take care of themselves if they had the money. Is that right?—A. Well, maybe one half of them.

*By Mr. Currie:*

Q. Your people in Quebec are very thrifty. Do they all try to save up something for their old age?—A. Yes, certainly.

Q. Do you think that if they knew the government would look after them when they reached the age of sixty-five, they would be as saving and thrifty as they are now?—A. With some the effect might be to make them less thrifty.

*By Mr. Bradbury:*

Q. Your people are a proud people. They would not want to take charity?—A. No.

Q. They would be too proud to take charity and would want to save all the money they could themselves?—A. In Laprairie county I do not think there would be many who would want a pension. If the father and mother have not the means, there are always children to look after them.

Mr. CURRIE.—That is right.

*By Mr. Bradbury:*

Q. They would rather not take a pension? Some of them would like it, but the majority would not want it?—A. Yes.

*By Mr. Currie:*

Q. They would rather have their present system?—A. Yes, because they are always certain the municipality will do something for them.

The CHAIRMAN.—We are referring to those people who require some form of charity.

The WITNESS.—In Laprairie county only a very limited number would need a pension.

*By Mr. Currie:*

Q. You understand that in the older countries, where they have pension systems, the problem is what to do with the unemployed and the aged. In England, for instance, thirty to thirty-five out of every thousand are in the workhouse. Those conditions do not obtain in Laprairie county?—A. It is hard for me to tell you just now what the proportion is. If the pension system were established, the proportion of thirty to thirty-five in the thousand might pretty well become a fact, but there would always be a certain number of people who would not take advantage of it.

Mr. CARRODL.—I thought they did not want the pension at all.

*By Mr. Bradbury:*

Q. You have heard the drift of the questions asked. In your judgment, would it be a good thing to have an old-age pension scheme whereby a man or woman, at the age of sixty-five, might receive help from the government if they were deserving?  
—A. I approve of such a scheme.

*By Mr. Carroll:*

Q. What years were you warden of your county?—A. 1896 to 1899.

Q. And in that year this institution, which accommodates over thirty persons, was overcrowded?—A. Between 1896 and 1899 I went a few times to put people in the institution, but there was no room for them.

Q. Those were the only occasions you tried to get people in—when you were warden of the county?—A. Yes.

Q. Is it a fair statement to make, that the same conditions which existed there between 1896 and 1899 still exist? That is, as to the overcrowding?—A. It is about the same.

Q. How do you reconcile that with your statement that in the last ten years only twenty inmates have been in that place?—A. When I spoke of the twenty, that was the number that went from my county.

Q. What is the population of your county?—A. Between nine and ten thousand.

Q. Is this the only House of Refuge in the county?—A. Yes.

*By Mr. Currie:*

Q. Have you known any cases where old people had nobody at all to provide for them?—A. Yes.

Q. What happened to them?—A. If they could not be sent to an institution, the parish made special provision for them; they paid some other people to take care of them. I would approve of the government building houses of refuge in each county.

Q. That is the local government and the county combined?—A. The Federal Government could contribute a certain amount also.

Q. In Ontario, the county houses of refuge have nice farms around them and beautiful homes. Would that be a proper way of taking care of the poor?—A. Yes.

Q. Would you prefer that the money as a pension should be given to these people to stay at their own homes, or that they should be put in houses of refuge with nice farms?—A. I think it would be preferable that indigents should be placed in houses of refuge.

Mr. CARROLL.—And still the witness prefers an old-age pension.

*By Mr. Verville:*

Q. What class of workmen are supposed to be in these houses of refuge you speak of?—A. They are labourers and farmers.

Q. Have these farmers been unlucky in their transactions?—A. Yes.

Q. Why are the workmen there?—A. Because when the workmen get old it is impossible for them to work; the work is too hard.

Q. They have saved something during their lifetime. What did they do with their savings?—A. They saved whenever they worked.

Q. How much do they earn a day?—A. A labourer earns to-day from \$2 to \$2.50 per day.

Q. What do they work at?—A. We have three brick-yards in the county of Laprairie, employing all those who want work.

Q. How many months a year do they work?—A. Some work all the time. Some earn salaries up to \$5 a day.

Q. But there are very few earn that amount?—A. The season of work ranges from nine to ten months a year.

Q. According to the cost of living in Laprairie, do you think that at the figures you have given as wages for nine months they can put enough aside for their old age?—A. If they have a large family, they cannot save anything at that rate. Those with no children can save.

Q. You said a little while ago that it was through their own fault that these people were poor. What is the reason?—A. There are those who earn a fair rate of wages, but who spend all.

*By Mr. Currie:*

Q. On whiskey blanc?—A. Some of the money goes for whiskey blanc.

*By Mr. Verville:*

Q. Are there many poor people supported by their families in your county?—A. Not many.

Q. You have both approved and disapproved in this examination of institutions in which the old couples are separated. Do you believe that if there was an old age pension they could live together where they liked?—A. That is what I said a little while ago. I think surely at that age a man and his wife should not be separated.

Q. The rule in these institutions is that old couples must be separated in different wards?—A. Certainly.

Q. You do not approve of these institutions?—A. I certainly do not approve of separating old couples.

*By Mr. Currie:*

Q. That is, you do not approve of that regulation?—A. I approve of them to a certain extent until we can get better.

*By Mr. Verville:*

Q. Do you not believe that a pension would be better for these old people under these circumstances?—A. Certainly.

Q. You said a little while ago that the money should be distributed and given to the parish priest. Why to the parish priest?—A. Either the priest or the mayor of the parish should be entrusted with the distribution of the government grants.

Q. Do you not believe that it is a criminal act to separate old couples in a house of refuge?—A. As I have said before I do not approve of it. If I was in need myself, I would not like to be separated.

*By Mr. Currie:*

Q. What do you mean by the separation of these people?—A. In the first place they do not sleep together. That ought to be a good reason to begin with.

Q. If that regulation was removed, do you think the house of refuge would then be as good as the pension system?—A. I prefer the old age pension.

*By Mr. Verville:*

Q. Is it to your knowledge that old people have been refused admittance to that institution if they had the money to pay their board?—A. Whenever they had money to pay, there was always room for them.

Q. And when, as you stated, the authorities of the institution said there was no room, they denied admittance to old people who had nothing to pay?—A. In such cases the municipality granted money for their support, and, of course, the amount was not large. Of course, the municipality always tries to cut down expenses as much as possible.

The CHAIRMAN.—Thank you.

Witness discharged.

Mr. LEVI WILLIAMS called, sworn and examined.

*By the Chairman:*

Q. Where do you come from?—A. Picton, Prince Edward County.

Q. What is your occupation there?—A. I am police magistrate, until three or four years ago I was a farmer.

Q. How many acres of land do you farm?—A. 100 acres.

Q. You have been a fairly successful farmer, I suppose, and are pretty well acquainted with the opinions of the farming community of your county, I suppose?—A. Yes.

Q. You know the farmers there pretty well, I suppose?—A. I have been there forty years, I think so.

Q. Do you know what an old age pension system such as we have been talking about means?—A. I think I have a fair comprehension of it, I obtained the papers from the secretary this morning and read them, it is for the deserving poor?

Q. For the aged deserving poor who have been at least twenty years in the country.—A. Yes.

Q. Will you give your own opinion, and also the opinion, as you think it exists, of the farming community in which you live with regard to that?—A. My own opinion is that a contribution for such an object would be desirable, if the Bill can be so drawn that you would select those that were worthy from those who are unworthy, among the deserving poor. So far as I am acquainted with society in that part of the country that will be a question that will give rise to a great deal of friction and criticism. However, when you can solve that difficulty it will be a good thing, and I am in favour of it

Q. Is it your opinion that the farming community generally is in favour of that?—A. I do not think so.

Q. What is your opinion of the farming community in general, what do they think about it?—A. My opinion is that they think the house of refuge would be more desirable.

Q. For what reason?—A. For the reason that the experience they have had for several years now since the erection of the house of refuge in our county, that it has met all demands that we have upon us in respect to the poor, and has given satisfaction. We have some persons who are worth probably \$20,000. I notice that among the witnesses examined here there was one individual who sent his father there at his own request, because he thought he would get better attention there than he would from any of his own. I know that in the administration of my office I have committed two or three persons who are paying \$3.50 for their support in the house of refuge; one man who had made an attempt upon his life was sent there.

Q. Of course people who pay their board anywhere maintain what is called an independent position; we are more particularly considering those people who are unable to pay their board, that is to say, the aged, deserving poor, and you might give your opinion with regard strictly to that class. Do you think that the farming community in your county is in favour, as you appear to think, of letting them go to the house of refuge?—A. I think they would be in favour of a contribution by this government, and the idea would be that it was a proper expression of Christian humane feeling by the parent government, that is the Dominion, contributing something towards the sustentation of that class of people. But as we have a house of refuge in our county, erected at an expenditure of \$40,000, and maintained at an expenditure of \$4,000, if there were any such contribution from the Dominion the county should receive pro rata their share, according to population, in return for what has already been expended, with the aid of the provincial government, which has given \$4,000.

*By Mr. Currie:*

Q. In other words the distribution of charity is organized in your county?—A. Yes.



Q. And your House of Refuge system has met all cases of that kind within recent years to your knowledge?—A. It has.

Q. There was a period before that when charity was handed discriminatingly around, wasn't there?—A. Disgracefully, too.

Q. These people were given so much a year by the municipality, that is the aged poor?—A. When a man or a woman became destitute and needed aid it fell to the lot of some poor creature, who was nearly a pauper himself or herself, to take \$1.50 or \$2 for taking care of the old people. There is a feeling against going to the house of refuge, but we are working to remove that stigma of reproach, and I think we are going to succeed in doing it.

Q. Your house of refuge is a beautiful home, is it not?—A. It is beautiful.

Q. There is a farm?—A. Yes.

Q. A garden where the old people who can perhaps work for a part of the day can go out and take a hoe, and enjoy themselves of their own volition?—A. At their own volition.

Q. You find that even that farm pays you a little towards meeting the expenses?—A. Yes, I have all the statistics.

*By the Chairman:*

Q. Will you send those in to us?—A. I will. (See exhibit 'M' herein.)

*By Mr. Currie:*

Q. And you have found that since you have established that house of refuge the burden has been relieved greatly from your county, the trouble of looking after these old people constantly?—A. Yes.

Q. And after they have been in the house of refuge for a little while do you find that they become reconciled to it?—A. Yes.

Q. They are not wanting to run away?—A. Well, they do sometimes, and if they do we send after them and bring them back again, we remonstrate with them and threaten to fine them.

Q. I suppose at this season of the year some of them want to get away?—A. Some want to run away at this time of the year but they invariably return in the fall.

Q. The hot weather takes them off?—A. Yes, of course we always have the poor to look after, and the old age pension is good for the deserving poor; of course there are poor who are deserving, but there is no connection whatever between that class and those who are born tired, or are deficient all their lives in practising economy.

Q. There is a certain percentage of people who are perhaps a little lacking in brain power?—A. Yes.

Q. We had some of our economists here who told us that in certain classes of the community the mentality was not strong, and when they became old they were utterly unable to take care of themselves?—A. They could not handle their pension if they had it to-day.

Q. Do you find that the people who are sent there by the municipalities are most of them unable to look after themselves?—A. They are absolutely unable to do so.

Q. If there were an old age pension given, do you not think that in nine cases out of ten it should go to the houses of refuge instead of to the people?—A. It should, where a house of refuge has been established.

Q. Do the farmers find the house of refuge a burden on them in any sense?—A. No.

Q. You never found any of them grumbling about the rate they had to pay to maintain it?—A. When it was first mentioned there was some talk about it, but it has been such a success that the people are well satisfied with it.

Q. They would not want to go back to the old regime?—A. Surely not.

*By the Chairman:*

Q. Then the only question in your mind to be considered, Mr. Williams, is the difference between sending people to the house of refuge, and allowing them to live at home, that is this class of people we are speaking of?—A. The deserving poor.

Q. Yes, the aged, deserving poor. The only question that arises in your mind is the distinction between providing for them in what you call the County House of Refuge, which a while ago you referred to as having a certain stigma attached to it, and the plan of allowing them to remain at home and receive a pension?—A. Yes, there are cases that might arise where you would find, maybe, one person among that class of people who would have mind enough to feel that he was stigmatized by being sent to the house of refuge, and if you could provide for that class of person by some special provision it would be desirable.

Q. Do I understand you to mean that all such plans that we have been discussing this morning are desirable?—A. Yes.

*By Mr. Carroll:*

Q. Does your house of refuge accommodate all the poor in its surrounding district?—A. Yes.

Q. Is there any preference given in your house of refuge to persons who are able to pay their way over other persons who are not?—A. Oh, yes, a man is practically a gentleman who pays his way, just the same as at a hotel.

*By Mr. Currie:*

Q. You give them every accommodation the same as at a first-class hotel?—A. It is not the same as a first-class hotel, but it is good enough for their needs. Of course a man who is 70 years of age would not want the same as a man who is in the full strength and vigour of manhood, but they are well looked after.

Q. They get plenty of good food?—A. Plenty.

Q. And warm rooms to live in?—A. Yes.

Q. It is a warm comfortable place which they can enjoy?—A. Yes, the rooms are well lighted and heated.

Q. And they have baths and all that?—A. A bath and all that.

*By Mr. Carroll:*

Q. Do you make any distinction there between the deserving and the undeserving poor?—A. Well, they make that distinction themselves—if there is any distinction. Everybody is treated alike unless they are disobedient and cause a disturbance or anything of that kind.

Q. I mean cases of poverty, where they are poor from their own fault. Is there any discrimination between people of that class and those who become poor through misfortune?—A. I could hardly say that is done; our machinery is such that when a man is at the bottom we take hold of him and help him up, and treat him as a human being.

Q. Is it not a very wide question? This talk of deserving and undeserving poor opens up a very wide question and one that it is very difficult to solve. Who is to say whether a man who needs assistance in his old age does not deserve to be a pauper? Whether he has or has not brought poverty upon himself?—A. It is a wide question. A man may have the misfortune, though deserving and honest, to have his means all swept away by fire or some other accident for which he is in no way responsible.

Q. But, for example, a man might be a little weakminded, born that way, and he may take to the habitual use of intoxicants?—A. Well, the house of refuge will suit his case all right.

Q. Would you call that a case undeserving of aid?—A. No, not necessarily so.

*By Mr. Currie:*

Q. I just want to ask you one more question: do you not think it is well in this country that there should be that feeling of dread of becoming a public charge amongst our people; does it not tend to make them try to provide for their own old age?—A. It is undoubtedly, it always has been and always will be an inspiration to the people.

Q. If you remove that feeling, and if you say that the State owes every man a living what would happen?—A. They would fall down as fast as you could pick them up, some of them.

Q. The percentage that would fall would be larger?—A. It would be larger.

*By the Chairman:*

Q. Is it your opinion then that the idea of being able to get money from the State, instead of having to go to the house of refuge is likely to cause the people generally to become desirous of accepting aid? Is it your opinion that because people could get money from the State that they are more likely to want it than they would be likely to seek assistance from the house of refuge?—A. I think so, especially if they could get that \$150; they would sooner get that than make application to the reeve, which is necessary, to go to the house of refuge. A good many would apply for it now and there would be difficulty unless you were very careful to discriminate between the deserving and the undeserving.

*By Mr. Carroll:*

Q. But supposing they did not get this \$150 in bulk, but that it was paid to them by the week?—A. I suppose that would make a difference.

*By Mr. Currie:*

Q. Would it be advisable for the government to go to the extent of paying \$5,000,000 or \$7,000,000 a year to take the place of the houses of refuge in Ontario?—A. I do not think so, but if you carry it on on the same basis as they do in the province of Ontario, where the government supplements the grant to the houses of refuge.

Q. And the same as they do in regard to the agricultural institutions?—A. Yes, the same as in connection with the agricultural institutions. If the government were to do the same in all the provinces the money would be better expended in that way.

Q. You do not think it would be advisable to have the government appoint a set of officers whose work would be overlapping that of the officers appointed by the municipalities?—A. It would be a very expensive operation, and the government would lose by it.

*By the Chairman:*

Q. Of course it is not the idea to have a separate set of men to operate this scheme at an expense to the government, but rather to have voluntary boards?—A. That it will be carried out by voluntary boards.

*By Mr. Hepburn:*

Q. You believe that any relief given by this government might better go to the counties?—A. Yes.

Q. And let the counties take care of their poor?—A. Yes, and by that means to remove the stigma that is now placed upon the house of refuge.

*By the Chairman:*

Q. What do you mean by that word stigma?—A. A man that went to the house of refuge felt that it was a stigma upon him.

Q. A stigma is a stain?—A. That it is a home for paupers, and that if he went there as a poor man he was kicked about as if he had no rights. Our house of refuge is a very comfortable place, but it seems they consider it still like a pauper home.

Q. How do you propose to remove that feeling?—A. By education of the people, and by the class of people going there. It is partially removed now, people are going there voluntarily.

Q. Then you think that by making this house of refuge a general resort for the people who are in need of aid that they will want to go there, that you will raise it to the position of a county home?—A. Of a Hotel Dieu, that is what it is, the House of God.

*By Mr. Verville:*

Q. Do you think it will raise the standard of these people or that you will improve their conditions by sending them to the house of refuge?—A. I heartily think so, I think unless you resort to sterilization or something of that kind that you will not improve some things so long as we are constituted as we are, I do not care what the efforts of moralists may be.

*By the Chairman:*

Q. Do you think that the proper and natural condition of a man is exercising his own individuality as far as possible in life?—A. Yes. But there is a certain class of men who are always looking for a leader. Then too you must consider the imbecile class.

Q. Apart from the imbecile class, take what you call the best class of deserving poor, that is to say, people who have plenty of brains, plenty of character and other qualities, but who, in their old age, have become dependent through no fault of their own. Do you think it better for them to go to the house of refuge?—A. I would think so, if it is possible, but as a rule society takes them up and provides for them.

Q. I can quite understand what you are driving at: you mean that the people who would not be injured in any way by being sent to a house of refuge, should be sent there?—A. Yes, should be sent there.

Q. But the people who would be likely to be injured by being sent to the house of refuge should be taken care of in some other way?—A. Exactly, that is what I mean.

*By Mr. Verville:*

Q. But should it not be optional for them?—A. It should be optional, yes. For instance, if it was a very great burden on a person to send him to the poorhouse. If such a person were to say: 'It is bringing my gray hairs in sorrow to have to go to the poorhouse,' as they call it, some other provision should be made, and such provision is being made to-day by voluntary gifts from their friends.

*By Mr. Carroll:*

Q. You have in addition to houses of refuge, asylums for the insane, in your county?—A. No, we have provincial asylums.

Q. You have more than one, I presume, in your province?—A. Yes, there are insane asylums all over the province. Rockwood asylum in Kingston is the one to which we send our insane.

Q. All the inmates of that institution are looked upon as of unsound mind?—A. Yes, none can be admitted except on the certificate of two medical practitioners, certifying not only that they are insane, but that it is dangerous for them to be at large.

Q. A gentleman who gave evidence here the other day said something to the effect that those certificates were granted very often to very aged people, of 75 and 80 years of age, who are absolutely not insane, but in their second childhood.—A.

That may be so. Since our house of refuge has been established as soon as the authorities at the asylum discover that these persons are insane, even if they are only a little imbecile, they say: 'You are not a fit subject for an asylum. Go back to the house of refuge in your own county.'

Witness discharged.

Mr. F. A. SENECAI, of Treadwell, Ontario, called, sworn and examined.

*By the Chairman:*

Q. Where do you live?—A. At Treadwell, Prescott county.

Q. What is your occupation?—A. A farmer.

Q. How many acres do you farm?—A. 150.

Q. You have been a farmer for a good many years I suppose?—A. Yes, I was born on a farm.

Q. You have a pretty fair knowledge, I suppose, of the opinion of the farming community with regard to the various questions at issue?—A. Yes, I have a general knowledge of it.

Q. Have you occupied any official position at all in your locality?—A. Yes, I am reeve of my township.

Q. You know something about this old age pension system?—A. Yes, I have some knowledge of it.

Q. What is your opinion of it?—A. It is a very broad question. So far as my observation goes, I believe the deserving poor should be assisted without being sent to a house of refuge.

Q. What is the opinion of the farming community generally in the district from which you come, with respect to this question, so far as you know?—A. The question has not been brought before them very much, up to the present time, and the people do not appear to have much knowledge about it as yet.

Q. People in the rural districts who become what we call poor, as a rule drift to the cities, do they not?—A. Yes.

Q. You have not the same problems to deal with in the country in that respect that we have in the cities and towns?—A. No, not the same problems, so far as I know.

*By Mr. Verville:*

Q. Have you a house of refuge in your district?—A. Yes, we have.

Q. How many inmates are there at the present time?—A. We have about sixty at this time of year.

Q. What is the cause of their poverty?—A. There are different causes. A weak character might be the cause of the condition of the majority of them.

Q. They have not been able to save anything, through no fault of their own?—A. Speaking of the cases that come under my observation, at least 60 per cent could not maintain themselves, even if they had the money. That is the position in the counties of Prescott and Russell, in our house of refuge. I have been chairman of the committee of the house of refuge for some years.

*By Mr. Carroll:*

Q. Do you mean to say that even if they had money they would squander it?—A. Yes. Their minds in old age are not capable.

Q. Supposing those people were paid \$2.50 a week, or a certain sum per week, and they got this amount regularly, and if they realize that the mis-spending of this money would entail starvation for them, do you think they would still mis-spend that weekly payment?—A. Yes. In the majority of the cases anyway.

*By the Chairman:*

Q. That is in the case of the 60 per cent?—A. Yes.

Q. What about the 40 per cent remaining?—A. The 40 per cent are a class that could maintain themselves if they had some kind of a pension.

Q. What is their feeling with regard to going into what is called the house of refuge?—A. They do not like it, as a general rule.

Q. What is your opinion with regard to the desirability, or otherwise, of a man or woman having the option of remaining outside the house of refuge, or having to go there, in the event of their becoming dependent in their old age?—A. As I said a minute ago, it is a very broad problem to deal with. I would be in favour of a system by which three parties would contribute: First the State, then the employer, and then the employee. There is one class of persons that I would favour assisting without any contribution. That is, widows left with children, without means. I believe that in our country these should be provided for. When I say that the employee should contribute something, I believe that his doing so would be the means by which you could pick out more easily those who are the really deserving poor. Those that would not contribute anything in my opinion would be better contented with the house of refuge.

*By Mr. Verville:*

Q. What is the main support of the class of people that become poor, how much money do they earn by the month, week or day? Would this class not be too poor to contribute anything towards an old age pension after providing for the daily necessities of life?—A. You are referring, I suppose, to this class of persons in the cities and towns?

Q. Take the villages.—A. In the villages, so far as I am conversant with the circumstances, it is really very hard for a man to raise a large family and at the same time provide for the future.

Q. They do raise large families, do they not?—A. Yes, some of them do, but that is where the whole trouble lies; it is not easy to pick out who are the really deserving poor.

*By Mr. Carroll:*

Q. For the solution of that proposition are you in favour of government old age pensions?—A. Well, I do not see how it could possibly be arranged.

Q. It has been in Australia and in New Zealand, and in England also.—A. I read something on the subject, but the conditions prevailing in the older countries of Europe are not the same as those which exist in Canada.

Mr. CARROLL.—They are worse in the old country.

*By Mr. Verville:*

Q. Take New Zealand, where the conditions are just as good as they are here, or take Australia?—A. I do not think the conditions are just the same. Our country is an agricultural country, and the proper way to deal with this question would be to stop the rush of people from the country to the cities.

Q. How could you accomplish that?—A. By affording better facilities to the farmers to keep them on the farms.

Mr. VERVILLE.—You are right.

*By Mr. Carroll:*

Q. You are perfectly right in your view if that could be done.—A. Another way of doing it would be by imparting education, by teaching agriculture in rural schools. I mean when I say affording better facilities to the farmers, one way would be to lend them money on their farms at a cheap rate of interest, as is done in other countries, for example in Denmark.

Mr. CARROLL.—The same plan is followed in this country, for example in Nova Scotia.

Mr. VERVILLE.—They do not do it in the case of all the provinces.

The WITNESS.—It should be done for the whole of Canada.

*By Mr. Proulx:*

Q. Is it not a fact that there are quite a number of people who cannot be committed to the house of refuge, but who are living in very straitened financial circumstances?—A. Yes, there are some.

Q. Take for instance the house of refuge for Prescott and Russell, what is the maximum number of people who can be accommodated there.—A. There are sixty-three inmates at present, but we can accommodate a dozen more.

Q. Will there be in these two counties quite a large number of people in need of assistance, who would not get it through the house of refuge?—A. All the needy cases do not come under my observation. All the cases that come under my observation are those that apply for admission.

Q. Take the case of your own township. Have you had to refuse people who have applied for admission to the house of refuge?—A. I have not refused anybody. I have advised a few people to keep out of the institution if there was any possibility of their doing so. I have even advised the children of some of these people to do their best to keep their parents at home.

*By Mr. Carroll:*

Q. Why did you give such advice?—A. Because I thought the children owed it to the parents to keep them at home, that they were in such a position as to be able to keep them.

*By the Chairman:*

Q. Is it not true that every provision for the poor is likely to induce those people who have the poor in charge to put them in such an institution if possible? That is to say, whilst it is possible that in some cases the prospect of an old age pension might induce some people to look forward to it, it is also possible that in the case of the house of refuge some people might think of looking forward to that house of refuge when they attain old age and became dependant. Is that not the case?—A. Yes, that is so.

Q. Then that form of poverty and old age are what you might call on a par with regard to inducing people to think that is what they might get in the event of their becoming poor when they reach old age?—A. Well, to say that they are on a par is pretty strong.

The CHAIRMAN.—Give us your view of it.

The WITNESS.—My idea is that the poor do not, as a general rule, like to go into a house of refuge, and if they were looking forward to a pension they would be, in my opinion, more inclined to be dependent on it.

*By Mr. Verville:*

Q. Have you any institution in your county, for looking after the poor, other than the one you have mentioned?—A. Not that I know of.

Q. No church societies or anything of that kind.—A. Not that I know of; only private or local societies. There may be some but I do not know much about them.

Q. Do your regulations separate the old couple in your house of refuge?—A. No. We do not.

*By the Chairman:*

Q. From what you were saying just now, I gather that you think the house of refuge is rather a deterrent than otherwise to those people who would like to be independent in their old age?—A. Yes, it is.

Q. The reason you think that is because it is more or less a disgrace. Is that right?—A. Yes.

Q. Then those people who have to go there are really punished for their poverty. I do not mean in the manner of their treatment, but as regards their going to the institution?—A. That may be. Of the cases that have come under my observation, in our institution, over sixty per cent are not deserving.

Q. In other words, and taking a concrete case, suppose a man and wife had reached the age of sixty-five or seventy. They had always lived properly, had striven throughout their lives to be hardworking, moral and decent in every way—were in fact what you would call respectable people—and if, at that age, they found themselves in straitened circumstances, your opinion is that they should be assisted by the State rather than sent to a house of refuge?—A. Yes. I think so.

*By Mr. Carroll:*

Q. You have made a distinction in your institution; you say that forty per cent of the inmates are deserving and sixty per cent not deserving?—A. By the sixty per cent I mean those who could not maintain themselves if they had the money.

*By Mr. Verville:*

Q. There may be a certain percentage of that sixty per cent who are deserving?—A. Yes.

*By Mr. Carroll:*

Q. You made that calculation yourself? Don't you think if local boards voluntarily, if you will, undertook to get the deserving and undeserving poor separated in any town or district, they could easily do it, just as you have done in your institution? I am going back to the difficulty of discriminating between the deserving and undeserving?—A. I may say there is no difference in treatment in our house of refuge.

Q. I understand that, but in connection with the system we are discussing, I understood your difficulty was that you could not discriminate between those who were deserving and those who were not; that is, those who were poor through no fault of their own and those who were poor on account of their laxity of habits, morals or other things, so that the proposition is not so very great after all?—A. I believe it would be very hard to discriminate between them.

Q. By a local board?—A. Yes, even by a local board.

Q. By men who have lived in the community all their lives?—A. As I said, it is a great proposition, which is just beginning in this country.

Q. Australia and New Zealand are working it out satisfactorily and we are as old as they?—A. I do not believe the conditions there are the same as here.

Q. Australia is eminently a farming country?—A. Not so much as Canada.

Q. More so, and we have industries here that they have not there?—A. I was speaking of farming.

MR. CARROLL.—Canada is more of an agricultural country than Australia or New Zealand.

*By Mr. Proulx:*

Q. You admit some people can be better taken care of in a house of refuge than by a pension?—A. Yes.

*By Mr. Verville:*

Q. Suppose they had a pension—they could go to the house of refuge if they liked?—A. Yes.

Q. They could say, I am not begging, I am willing to pay my own way, I can go wherever I like to pay a certain amount for board?—A. Yes.



Q. Would not that have a certain moral effect?—A. Yes, but as I have said, it is such a large proposition. We have a case in our house of refuge, of a pensioner from the Imperial Army. He is receiving a pension of \$200 a year in quarterly instalments and we are charging him \$11 a month. Every three months he gets his money, pays his board and spends the rest.

The CHAIRMAN.—He would not get anything from this system.

*By Mr. Carroll:*

Q. We heard Mr. Williams, the last witness, describe the house of refuge in his county as a kind of heaven, a house of God—

The CHAIRMAN.—He said he wanted it to be that.

*By Mr. Carroll:*

Q. With magnificent bathrooms and all that. Does that obtain in your house of refuge?—A. No, not in our house of refuge.

*By the Chairman:*

Q. In your opinion, what is a house of refuge for?—A. A house for the indigents.

The CHAIRMAN.—Any further questions? All right, thank you Mr. Sénécal.

Witness discharged.

May 7th.

Mr. MONTAGUE A. ROBERTSON, Coalburn, Pictou county, Nova Scotia, called, sworn and examined.

*By the Chairman:*

Q. What is your occupation?—A. A farmer.

Q. Where do you live?—A. Coalburn.

Q. Where is that?—A. In Pictou county, Nova Scotia.

Q. Is Coalburn a village?—A. It is a small village.

Q. You are very actively engaged in farming?—A. Nothing else.

Q. What is the size of your farm?—A. About 180 acres.

Q. Do you occupy any official position in the county of Pictou?—A. No.

Q. Have you been a director of a farmers' institute?—A. I have been a member of the Provincial Farmers' Association and am still.

Q. Have you been in the county council?—A. No, never.

Q. You are fairly well up, I suppose, in what you would call public opinion amongst the farming community of your district?—A. Yes, fairly well, with what opportunities I have had.

Q. You understand what an old age pension system such as we are discussing means?—A. I have a fairly good idea.

Q. You have read the explanation given in the printed evidence?—A. Yes.

Q. Would you be good enough to give your own opinion, also the opinion of the farming community from which you come, in general, with respect to that system?—A. I am very favorably impressed with the idea, and I think the general consensus of opinion in our district is that it is a good thing. It appears to relieve people of the idea that when they reach old age they will be dependent on charity. The idea used to be, when they got old and were not able to do very much and not able to support themselves, they might possibly be placed in the poorhouse. That idea appeared to be repugnant to them. The old age pension system seems to appeal to them more in the light of money which they might honourably receive as their right.

Q. Have you noticed that the disposition of those people in the country who are drifting into poverty is perhaps, and naturally enough, to seek the social centres—that is the cities, towns and villages?—A. Yes, but not so much with the old people as with the younger people.

Q. What do you think the reason of that is?—A. The reason for the young people drifting into town?

Q. Yes.—A. Oh, merely that human beings are gregarious. The country is thinly settled and they like to go where they can get company.

Q. In what condition do you conceive farming to be at the present time as compared with other businesses?—A. In our part of Nova Scotia to-day farming is on a pretty satisfactory basis. We are near the markets and we get very good prices for our produce. This question would not appear to affect us situated as we are. Being close to the markets we can get a satisfactory return for our produce. Therefore, the question would not appeal as much to us as it would to people who are in the back settlements of our county far away.

*By Mr. Carroll:*

Q. Your county and the counties of Cape Breton and Halifax are unique in that they have good markets convenient for all farm products?—A. Yes, fairly good markets. They are better now than they have ever been since I have been in the country.

Q. Will you give us your idea as to the general opinion of the farmers of Nova Scotia with respect to the desirability and necessity of an old age pension scheme such as we are now investigating?—A. As far as I know the opinion of the farmers, they are very much in favour of it on a non-contributory basis.

Q. You are pretty well acquainted with the province of Nova Scotia?—A. Not very well acquainted.

Q. Well, take Pictou county. You have said that all the persons engaged in farming, who are in the vicinity of the industrial centres are doing well and there is not the same poverty existing among the farmers?—A. Do you mean among the farming population?

Q. Yes?—A. There is some, but not a great deal.

Q. To what is that poverty due, do you think?—A. There are different reasons, it is pretty hard to tell exactly. There are so many different circumstances that contribute towards poverty.

Q. What I am coming to is this: would you say it is owing to something inherent in the character of the people themselves?—A. No. I think in the majority of cases the young fellows in the family going away and leaving the old people, who are gradually beginning to feel the effects of age and not being able to work as they should in order to support themselves.

Q. What are the methods of taking care of the aged poor in your county?—A. Of course, when aged people get beyond assisting themselves they go on the poor rates, as we call it, and the overseers of the poor take charge of them.

Q. You have no poorhouse in Nova Scotia?—A. Yes, we have, but commonly the aged poor are rated out in sections.

Q. Have you got a poorhouse in Pictou county?—A. Yes.

Q. Is it a regular poorhouse, or is it an insane asylum?—A. It is an insane asylum and poorhouse.

Q. The insane paupers and the insane are put into the insane institution?—A. No, I do not think they are kept in the same place exactly.

Q. Well, the same building?—A. The same building.

Q. That is the way it is in our county. Do you think that is a desirable state of affairs?—A. I decidedly do not.

Mr. CARROLL.—In the province of Ontario they have a very fine system, according to the evidence given here the other day.

The CHAIRMAN.—It is a very bad system with respect to the weak-minded people you spoke of.

*By Mr. Carroll:*

Q. In addition to a pension for men over the age of say 65 years, what would you think as to the necessity and desirability of providing a pension for widows, having no particular reference to their ages—widows left with families?—A. I would think it was a most desirable thing, but I suppose that would be difficult to adjust.

Q. That would be a matter of detail?—A. It would be a very desirable thing.

Q. Do you not think that would be even more desirable than an old age pension for men?—A. I would like both. I think the one appeals to me as much as the other.

Q. What would you say as to the advisability of establishing a fund for women who are deserted by their husbands, through no fault of their own, and who are in need of aid?—A. The need exists there the same as it does in the other class referred to, and their condition is not the fault of the women themselves. I should say they probably would come under the same head.

Q. What is your nearest town?—A. New Glasgow. I am about four miles from it.

Q. But the conditions in New Glasgow, so far as poor people in the vicinity are concerned, are very good?—A. Yes.

Q. And the poor people of your county are in the outlying districts?—A. I will not say that, I think there are probably more poor people in New Glasgow than there are in the outlying districts.

Q. But I was speaking of farmers?—A. Yes, that may be true with regard to farmers.

Q. But you say there are many poor people in New Glasgow and the industrial centres?—A. Yes.

Q. Do you know anything about the conditions which exist in the fishing communities of Nova Scotia?—A. No, sir, I do not.

*By Mr. Jameson:*

Q. You have discussed this matter, I suppose, with some of your neighbours and acquaintances?—A. Yes.

Q. Do you find your opinion and theirs coincide with regard to the advisability of an old age pension system?—A. Yes, on the general principle.

Q. What sized farms are held, as a rule, in Pictou county, with which you are most familiar?—A. I suppose they would average 120 acres.

Q. And what is the approximate value?—A. In Pictou county?

Q. Yes.—A. There is a wide difference lately. Values have run very high lately on account of the boom in real estate.

Q. The farmers have benefited by that boom, I suppose?—A. Yes.

Q. Being the owners of the land?—A. Yes, down in the vicinity of the new Car Works

Q. Is there difficulty in obtaining farm labour in your county?—A. Very great difficulty. It is one of the greatest difficulties we have.

Q. At what age do the farmers become incapacitated, as a rule, through weight of years in carrying on their occupation?—A. I think at about 64 or 65 years, around that age, a man does not feel of as much value as he formerly was.

Q. Then 65 years is the age you would fix as the one at which a pension should be paid?—A. Yes, I imagine that would be about right.

Q. If the farms were as valuable as you say, would there be many cases of bona fide farmers needing this state aid?—A. Of course I alluded to the farmers that were in the vicinity of the Car Works. In the outlying districts the farms did not rise in value very much, consequently they are not worth as much to the owners.

Q. What is the value of a farm in the outlying districts of say 120 acres?—A. In the outlying districts?

Q. Yes, in districts that did not share in the boom.—A. I suppose seven or eight hundred dollars, or around that figure.

Q. And as a rule do the farmers on small holdings worth so little have farm labour to assist them?—A. No, sir, they cannot get it.

Q. Then at the age of 65, or so, do they become so incapacitated that they are practically thrown on the assistance and resources of their friends?—A. Yes.

Q. What was your reason for suggesting that the old-age pension should be non-contributory?—A. Because I think that the great majority of the people who would be in a position to accept this other pension scheme are really not able to pay towards a contributory scheme. It is hard enough for them to make a living let alone contribute anything towards their support in old age.

Q. Are you familiar with the old-age pensions as they have been worked out and are in existence in European countries?—A. Fairly well.

Q. The system in vogue in some of the countries is a contributory one, is it not?—A. Yes, to some extent.

Q. Do you think that a non-contributory system would tend to make people self-reliant? Don't you think that every man would feel that when he got to a certain age it did not matter whether he had anything to take care of himself or not because the State would look after him to a certain amount. Do you think that a system of that character would have a tendency to lessen his energy and make him less careful?—A. I do not think so, with the right kind of man.

Q. Do you think all people are built on the same lines? There are some people who are spendthrifts and naturally careless. The result would be different in a case of that kind, than in the case of a man who was what you would call forehanded?—A. Yes.

*By Mr. Verville:*

Q. What is the cause of the scarcity of farm labour in your neighbourhood?—A. I think the chief reason is the call of the public works. All the youth and strength of the land want to go on the public works, where they can get a round dollar easier than on the farm. They go to the car-shops, steelworks and so on.

Q. How much do you pay farm labour a month?—A. For the last few years I have been paying \$250 to \$300 a year to a single man.

Q. Do you pay any more to a married man?—A. I have never had a married man.

Q. You would not pay any more to a married man?—A. No, unless his wife helped.

Q. They cannot save much on those wages?—A. Oh no.

*By the Chairman:*

Q. What does the farm labourer get besides that \$250?—A. He gets all his grub and a good many other privileges.

*By Mr. Verville:*

Q. Have you any reason to give us for the necessity of a pension for widows?—A. You want my reason for thinking a widow with a family should get a pension?

Q. Yes.—I think it would be a moral support to the widow and would help to keep her children in better condition morally, socially and in every way.

Q. Do those widows have to put their children into institutions in some cases?—A. Sometimes they put their children out and go to work themselves. The chances are, in such a case, that the children will drift away as they have no parental guidance. They drift into the cities and mix in bad society.

*By Mr. Macdonald:*

Q. As a matter of fact, farm labour is a most difficult thing to get in the Maritime Provinces, is it not?—A. It is very, very hard.

Q. There can hardly be said to be a class looking for farm work?—A. No.

Q. Then again, the young men have been leaving the Maritime Provinces for the last twenty-five years for the West and the United States, in large numbers, with the exception of those who have left the farm to go into industries?—A. Yes.

Q. As a class, the farming population of the Maritime Provinces, as you have seen it, are men and women of the highest type. Thriftless ones are the exception and very rare?—A. They are certainly the exception.

Q. And there are cases which have come under your observation since being in this country of worthy people, perfectly respectable and well-behaved, who, when they have reached the declining period of life, have had to face the problem of existence?—A. Yes.

Q. And the only alternative has been the poorhouse?—A. Yes.

Q. From what you said previous to my coming in, I gather that you consider a system of old-age pensions, which means a state guarantee of a minimum income to old people, is a necessary and desirable thing for Canada?—A. I do.

Mr. MACDONALD.—I can say, Mr. Chairman, that Mr. Robertson is a gentleman whose opinion on this question is one that will be of great value, because he is a man who has given a great deal of thought to these questions.

*By Mr. Macdonald:*

Q. Can you think of any other method, other than an old-age pension scheme, by which comfort and the necessary conditions can be guaranteed to people over sixty-five years of age?—A. I do not know of any other method.

The CHAIRMAN.—All right, thank you, Mr. Robertson.

Witness discharged.

Committee adjourned.

## MINUTES OF PROCEEDINGS.

COMMITTEE ROOM 105,

FRIDAY, May 9, 1913.

The Select Special Committee on Old Age Pensions met, pursuant to notice, at 11 o'clock a.m. Present: Mr. Burnham, Chairman, presiding; Messrs. Buchanan, Carroll, Jameson, Macdonald and Verville.

The Chairman read a statement respecting the number of sittings held, and witnesses examined, during the session of 1912-13; also, a statement respecting the distribution of copies of proceedings, and number of copies not distributed.

The Chairman asked the Committee to consider a report to be presented to the House.

On motion of Mr. Jameson, seconded by Mr. Carroll, it was resolved that a sub-committee composed of the Chairman, Mr. Currie and Mr. Macdonald, prepare a report, and report the same to the Committee on Thursday, May 15.

The Committee then adjourned.

COMMITTEE ROOM 105,  
THURSDAY, May 15, 1913.

The Select Special Committee on Old Age Pensions convened by notice to meet at 11 o'clock a.m., did not proceed with the inquiry. Present: Mr. Burnham, Chairman. No quorum was reported. The Chairman instructed the Clerk of the Committee to issue notices convening the members to meet at 10.30 o'clock a.m. on Friday, May 16.

COMMITTEE ROOM 105,  
FRIDAY, May 16, 1913.

The Select Special Committee on Old Age Pensions met, pursuant to notice, at 10.30 o'clock a.m. Present: Mr. Burnham, Chairman, presiding; Messrs. Bradbury, Buchanan, Carroll, Crocket, Currie, Guthrie, Jameson, Macdonald and Verville.

The minutes of proceedings of Friday, May 9, were read and approved.

The Committee proceeded to consider the report of the sub-committee appointed to prepare a report to be presented to the House.

Mr. Carroll moved, seconded by Mr. Verville, that the report of the sub-committee herewith presented to the Committee be adopted as the report of the Committee, and that said report be presented to the House.

Mr. Carroll moved, seconded by Mr. Buchanan, that the Committee desires to recognize the faithful services of its secretary, who did a great deal of extra work in connection with the preparation of a Memorandum on Old Age Pensions, dated October, 1912, and that the Chairman be requested to submit a copy of this resolution to Mr. Speaker.

Mr. Verville moved, seconded by Mr. Carroll, that the minutes of to-day's proceedings be confirmed on approval by the Chairman.

The Committee then adjourned *sine die*.

#### EXHIBIT 'M.'

(Statement submitted by witness Levi Williams, (See pp. 240-245, herein.)

PICTON, ONT., May 10, 1913.

My Dear SIR,—I have the honour to report to you as requested by the Chairman of your Committee on Old Age Pensions, May 6th instant, the following statistics in respect of erection and management of House of Refuge in Prince Edward county, Province of Ontario:—

Cost of building. . . . .	\$18,000
Forty-five acres of farm land. . . . .	4,500
Furniture, farm implements and stock. . . . .	10,000
Products of farm, 1912. . . . .	1,875
Total cost of management, 1912. . . . .	3,680
Number of inmates admitted, 1912. . . . .	14
Number of inmates, all told. . . . .	31
Amount expended for support of inmates. . . . .	2,483
Average expense per week of each person. . . . .	1 53

Trusting that the foregoing may be of some value to your Committee,

I am,

Yours very respectfully,

Mr. V. CLOUTIER,  
Secretary to Committee on  
Old Age Pensions, Ottawa.

(Sgd.) LEVI WILLIAMS.

EXHIBIT ' N. '

COMMUNICATIONS received from wardens of counties, and others, farmers' institutes, &c., in answer to circular letters requesting the expressions of opinion with respect to the desirability of an old age pension system—the fund to be provided by the State—to assist the aged and strictly deserving poor of Canada.

NEW BRUNSWICK.

No. of Communication.	Province, County, Name, &c., &c.	Quotations from Contents of Letters received.
14	Charlotte Co., Chocolate Cove. E. A. McNeill, Warden. April 21, 1913.	"Judging from observation, I conclude that what we receive without effort is not appreciated in a way that would lead to the best results. I am therefore of opinion that old age pensions pure and simple is not desirable. Indolent people would idle away their days. The system would be abused."
42	Gloucester Co., Tracadie P.O., J. Raymond Young, Warden. April 28, 1913.	"In my opinion a system of old age pensions for Canada as outlined in your letter, if properly conducted, would be very desirable."
27	Sunbury Co., Upper Maugerville P.O. Geo. F. Banks, Warden. April 22, 1913.	"I do think that a system of old age pensions for Canada is desirable if carried out right."
27	York Co., Temperance Vale. Wm. R. Fawcett, Warden. April 30, 1913.	"I am entirely in sympathy with the proposal of introducing in Canada a system of Old Age Pensions, and I feel in saying this I am expressing the views of the County Council of York. The proposal as outlined in your circular of enquiry meets with my hearty approbation."

NOVA SCOTIA.

23	Digby Co., Municipality of Digby, Bear River P.O. C. H. Purdy, Warden. April 21, 1913.	"Would say that I am in favour of such a bill being passed. We have some very worthy poor; it seems hard to have them in the almshouse. I have felt in several cases that I would like to take some of them out and keep them at my own expense. Trusting that this move, which I think is in the right direction, may become law."
54	Digby Co., Municipality of Clare. T. Gorman, Warden, Matt H. Comeau and 5 councillors.	"We, the Warden and Councillors of the municipality of Clare, consider that the system of old age pensions is desirable, and would confer a great boon on those persons whom you consider as deserving poor."

## EXHIBIT 'N.'—Continued.

NOVA SCOTIA (Continued.)

No. of Communication.	Province, County, Name, &c., &c.	Quotations from Contents of Letters received.
60	Guysborough Co., Sherbrooke, P.O. C. W. Anderson, Warden. May 12, 1913.	"I am in sympathy with a system of old age pensions provided by the state for the aged and deserving poor as outlined by your communication."
17	Hants (East) Co., Schubenacadie. Robert Gass, Warden. April 21, 1913.	"After fifteen years, experience as warden, and on the committee of management of our Municipal Home, I do believe that the aged and poor can be much better cared for in a well managed institution than in the private home, "in the majority of cases at least." The sanitary conditions are far in advance of many private homes. Regular medical attendance, etc; the poor receive better care for a smaller expenditure. At the present time I am of opinion that a Dominion grant to county institutions per head is the only solution. I am certain that under a board of examiners (being political appointments) a considerable portion of any grant will be expended in a way that will not have a desirable moral effect."
28	Inverness Co., Port Hastings, C.B. H. A. Archibald, Warden. April 22, 1913.	"I think it quite commendable. Much would depend on the board of examiners as to worthy ones. We have no poorhouse in this county; each councillor places on his district what will support the poor each year. If the federal government comes to our assistance in the way you state I will be much pleased."
53	Lunenburg Co., Municipality of Chester, Chester P.O. Henry A. Hiltz, Warden, May 5, 1913.	"I have considered the question of Old Age Pensions as outlined by the Committee and I am of the opinion that the provision will be a wise one, and prove a great blessing to the deserving poor of old age."
32	Queens Co., Milton P.O. John H. Harlow, Warden, April 25, 1913.	"I am in accord with the pension proposition you mention payable to the citizens of Canada as found worthy to receive the same by the local board of examiners. The qualifications required of the citizens applying to the Board for aid are about right in my judgment."
36	Richmond Co., Lower L'Ardoise, C.B. R. Ferguson, Warden, April 24, 1913.	"The system meets with my approval. With proper safeguards such as you specify in your letter there would be no chance of abuses to creep in."
29	Shelburne Co., Round Bay P.O. S. K. Greenwood, Warden, April 22, 1913.	"A pension for strictly poor and deserving old age people would be all right, allowing it is a non-contributory Fund to be supplied by the State. An old person could enjoy more comforts at his home than in public institutions. From the moral standpoint his spiritual welfare would be better looked after."
44	Yarmouth Co., Yarmouth P.O. Norman C. Strickland, Warden, April 26, 1913.	"I am of opinion that a system of Old Age Pensions for Canada, in accordance with the terms of your letter is desirable."

## ONTARIO.

21	Bruce Co., Teeswater P.O. S. R. Brill, Warden, April 18, 1913.	"I am heartily in favor of a system somewhat along the lines laid down in your letter. I would not put the amount quite so high as you do. In Bruce County House of Refuge it costs \$1.50 per week to maintain one or \$75.00 per year."
33	Elgin Co., Straffordville P.O. J. A. Jackson, Warden, April 23, 1913.	"It would be the proper method of caring for the deserving aged poor. I don't believe it would be much more expensive to the State—if any—than the present method. My observation has been that they would take a pride in staying at home and partly support themselves rather than go to a public institution."
39	Frontenac Co., Wolfe Island P.O. W. Spankie, Warden, April 28, 1913.	"In reply to your letter re Old Age Pensions for Canada, please record me as being in favour of the same as proposed therein. This reply is on my own account. If you wish to have the opinion of the County council I shall be glad to submit the subject at the regular meeting on June 10th next."



EXHIBIT 'N.'—Continued.

ONTARIO (Continued.)

No. of Communication.	Province, County, Name, &c., &c.	Quotations from Contents of Letters received.
12	Haldimand Co., Jarvis P. O., J. J. Parsons, Warden, April 19, 1913.	"I am not prepared to express any definite opinion. Much can be said in favour of it, yet it is a subject that may be discussed both for and against. I can only simply state I cannot offer anything definite."
34	Lambton Co., Oil Springs P.O., J. H. Anderson, Warden, April 25, 1912.	"This I certainly think is a move in the right direction as there are many aged poor in this County who have reached a state of destitution through no fault of theirs. Many men and women on whom Fortune has not smiled have done pioneer work and helped to make our Canada, and a little help in their declining years in the way you propose would be as a Manna from Heaven to them, and I am sure the whole people of Lambton county will bear me out in answering in the affirmative."
18	Lanark Co., Fallbrook P. O., Geo. Kerr, Warden, April 21, 1913.	"I would deem it all right if the conditions as proposed are all carried out and the funds placed in proper hands."
5	Leeds and Grenville United Cos., Cardinal P.O., E. A. Cook, Warden, April, 18, 1913.	"I am very glad action is being taken whereby old people who have lived lives which have been types of good citizenship will be enabled to spend their declining days in their old homes. I am quite in sympathy with the principle of the pension fund."
33	Lennox and Addington United Cos., Newburgh P.O., M. Ryan, Warden, April 25, 1913.	"We of the County of Lennox and Addington do think it is desirable on the lines stated in your letter."
4	Oxford Co., Tilsonburg P. O., C. H. Denton, Warden, April 18, 1913.	"I myself personally think this would be a very worthy object, and am very much in favour of such a pension fund being established, and as you say, it will be distributed among the deserving poor. The fund, I am sure, will be handed economically and well."
3	Perth Co., Mitchell P.O., Jas. Hill, Warden, April 17, 1913.	"I do not think that a system of Old Age Pensions for Canada, as outlined in your communication, is desirable."
40	Peterborough Co., Peterboro' P.O., J. H. Garbutt, Warden, April 28, 1913.	"I can quite agree that a system of old age pensions would be very desirable, provided it would reach the proper persons. I think a local Board of Examiners would be the proper way. It is true a number of persons who have been temperate and thrifty, by some means lose their means, and such a fund would keep them from public institutions."
11	Prince Edward Co., Picton P.O., H. D. Clemenson, Warden, April 17, 1913.	"I think it desirable to have Old Age Pensions for Canada, distributed on the lines indicated in your circular letter."
43	Simcoe Co., Saurin P.O., J. T. Simpson, Warden, April 29, 1913.	"In the rural sections there are very few that could be classed as those who might receive assistance through this fund. In our county house of refuge with about 85 inmates I doubt if there are any who have not by some actions of their own brought themselves to their present condition. Intemperance is, I think responsible for three-fourths of the cases in this house. The blessing of this fund and the benefit would depend largely on the local Board of Examiners."
20	Stormont, Dundas and Glengarry, Municipality of Lochiel, Glen Robertson P.O., D. Robertson, Warden, April 21, 1913.	"I fully endorse such action, as will provide for the deserving poor who have lived industriously and morally. I would recommend a minimum of two hundred dollars payable quarterly, either through the township treasurer or the county. I am of opinion the town or township treasurer would be the proper parties."
31	Wellington Co., Robt. McArthur, Warden, April 26, 1913.	"I think old-age pensions along the lines you indicate would be a good thing and say yes."

PRINCE EDWARD ISLAND.

15	Prince Co., Kensington P.O., James F. Proffit, J.P., April 19, 1913.	"To those who are aged and strictly deserving poor and have lived exemplary lives I think that a system of old-age pensions for Canada would be a desirable and commendable thing for legislation. The idea is a popular one among our Canadians."
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## EXHIBIT 'N.'—Continued.

## PRINCE EDWARD ISLAND—(Continued.)

No. of Communication.	Province County, Name, &c., &c.	Quotations from Contents of Letters received.
25	Prince Co., Summerside P.O., R. M. McDonald, Sec'y., Board of Trade, April 23, 1913.	"It is a doubtful question to my mind whether the Government at the present time would be justified in granting old age pensions under present conditions." NOTE.—Mr. McDonald writes at great length claiming that intemperance is the cause of much poverty. The last paragraph of his communication contains the following: "I am 80 years of age and have been working in the public interest for the past 60 years and find that if conditions are to be bettered, the axe must be laid at the root of the tree before an old-age pension system is adopted."
37	Prince Co., Malpeque P.O., Thomas McNutt, Pres't. Kensington Dairying Association, April 26, 1913.	"I consider the proposition a splendid one and deserves to be favourably considered by your Committee. I think you would do well to take into careful consideration the moral effect of the plan. I heartily endorse the suggestion."
41	Prince Co., Lot 16 P.O., A. E. MacLean, Pres't., Dairying Ass'n. April 23, 1913.	"If the fund is administered precisely on the lines laid down in your letter I think it is all right. When a man serves the country until he is disabled and has not accumulated enough for comfort in old age, he should receive some aid, and especially if he has not squandered his earnings."
16	Queen's Co., Charlottetown. Theodore Ross, Secretary Dept. of Agriculture. April 19, 1913.	"I would not think it advisable to provide a pension fund for the aged and deserving poor so far as our province is concerned. I would much rather favour the Savings Bank System in connection with our schools. The only people who are being kept in our public institutions for charity are those who are mentally defective. In our province we have no large cities and consequently no poverty. I do not suppose there are more than three cases that are brought to the attention of the authorities annually, of children who have not sufficient clothing and who have not plenty to eat."
46	Queen's Co., Hope River, P.O. W. H. Hogan. April 21, 1913.	"I believe it would be a great benefit to the aged people of this Dominion, if there was some system whereby they could be helped when in need, but would not extend it to those of immoral acts or criminality. I do not know any person more worthy of a pension than the men who by their labour have brought Canada to the high place wherein she stands."
47	Queen's Co., Charlottetown. J. E. B. McCready, Publicity Agent. April 29, 1913.	"I have long been in favour of old age pensions. The experience of the Mother Country, the southern over-sea dominions and some continental European countries justifies our undertaking it in Canada. I would have the privilege of pension confined to persons who are 65 or 70 years of age, and who are either native born of the Dominion, or have resided continuously in Canada, for a period of at least 25 years."
55	Arthabasca (Comté), Ste. Clothilde de Horton. Pitre Désilets, Préfet. 7 Mai 1913.	"Je dois vous dire que j'approuve le principe du système gratuit de pension pour le vieil âge. Je considère qu'un homme qui a travaillé tout le long de sa vie à défricher la terre pour lui faire donner la subsistance ainsi qu'à sa nombreuse famille qui constitue pour sa part l'orgueil et la force du pays, mérite d'être soutenu sur ses vieux jours."

## QUEBEC.

59	Bagot (Comté), St. Dominique. Asa Séguin, Préfet. 12 Mai 1913.	"Je suis en faveur d'un système de pension pour le vieil âge. Je recommande au comité de prendre les mesures nécessaires pour ne pas qu'il y ait d'abus, car autrement, les méchants seraient traités comme les bons."
57	Beauce (Comté), Ste. Marie. Gustave Garant, Préfet. 8 mai 1913.	"J'ai l'honneur de vous dire que je crois que ce serait une magnifique affaire sous les conditions mentionnées dans votre lettre."
38	Brome Co., Iron Hill P.O. M. E. Bullard, Warden. April 28, 1913.	"I am heartily in favour of helping to provide for deserving aged people that have not been fortunate enough to have saved enough to help themselves."

EXHIBIT 'N.'—Continued.

QUEBEC—Continued.

No. of Com-mun-ication.	Province County, Name, &c., &.	Quotations from Contents of Letters received.
49	Compton Co., Gould P. O., K. N. McIver, Warden, May 3, 1913.	"I wish to say in reply that I consider a pension to aid the aged and deserving poor a very good thing, and I therefore approve of every clause of your letter in connection with the matter."
58	Lac St. Jean (Comté), St. Félicien, Flavien Cou-lombe, Préfet, 9 Mai 1913.	"Je considère que dans nos campagnes les vieillards, qui ont réellement besoin de l'état pour subsister, sont assez rares. Mais il y en a, et il serait bon de les aider. Ces vieillards en besoin devraient être ceux qui n'ont pas de soutien de la part de leurs enfants, ou qui n'ont pas un soutien suffisant de ceux—ci, soit à cause du délaissement, ou à cause de la pauvreté. Evidemment il faut des conditions nettes pour ne pas s'exposer à encourager le vice. On quête quelquefois pour un vieillard, mais le plus souvent la quête est en faveur d'une veuve sans ressources suffisantes pour élever une famille en bas âge. Je considère que l'aide de l'état est nécessaire dans les deux cas, et qu'il devrait être bien contrôlé."
51	L'Islet (Comté), St. Eugène, Amédée Kérouack, Préfet, 6 Mai 1913.	"Je crois dans mon humble opinion que ce système de pension pour les vieillards est désirable et même nécessaire."
30	Montcalm (Comté), Montcalm, L. E. Dugas, Préfet, 25 Avril 1913.	"Ce système de pension pour le vieil âge sera certainement bien vu. La moralité de notre population sera beaucoup plus rehaussée par le fait de mériter la pension en temps opportun. D'après moi, le gouvernement qui sanctionnerait une telle loi, gagnerait l'affection du peuple entier. Vous souhaitant plein succès, je demeure. ...."
52	Montmorency (Comté), T. Cloutier, Préfet, 6 Mai 1913.	"En réponse je trouve bon votre projet."
49	Ottawa (Comté), Maniwaki, M. Joannis, Préfet, 30 Avril 1913.	"Je dois vous informer que je suis en faveur du projet d'un système de pension pour le vieil âge tel que énoncé, pour tous ceux qui s'en seraient rendu digne par leur conduite passée."
24	Richmond Co., Danville P. O., J. E. Guillemette, Warden, April 21, 1913.	"In my opinion, such a fund would be desirable, if properly administered, as suggested, by a Board of local examiners. Municipal local charities are always inclined to only support the real needy persons, but a public fund would be a desirable change. Wishing you all the success you deserve, ...."
18	Shefford (Comté), Valcourt, Joseph Dupaul, Préfet, 21 Avril 1913.	"L'établissement d'un système de pension pour le vieil âge au Canada est certainement une chose très désirable et qui fera un grand bien."
45	Sherbrooke Co., Compton P. O. W. W. Paige, Warden, April 29, 1913.	"In reply, I must say I am very much in favour of such a project, under the provisions set forth in your statement."
22	Stanstead Co., Barnston P. O., H. L. Cleveland, Warden, April 22, 1913.	"I think it is a long felt need and something that will be very much appreciated by the aged and needy."
13	Terrebonne (Comté), St. Sauveur des Monts, F. X. Clouthier, Préfet, 20 Avril 1913.	"J'ai eu le plaisir de recevoir votre lettre, et c'est avec empressement que j'y répons, pour vous exprimer toute mon admiration, pour votre oeuvre si philanthropique. Certes il n'est, à mon point de vue d'oeuvres plus belle et plus digne de l'attention de nos gouvernants. Donc si le gouvernement pouvait mettre à la disposition de chaque localité un montant, quelque minime qu'il soit, pour venir en aide aux nécessiteux, vraiment digne de compassion, il ferait disparaître bien des misères et feraient sécher bien des larmes. Le conseil de chaque paroisse connaissant très bien ceux qui mériteraient cette faveur, pourrait avec justice aviser le bureau chargé de la distribution de ces pensions."
56	Vaudreuil (Comté), Rigaud, J. E. Quesnel, Préfet, 9 Mai 1913.	"Je ne puis jamais trop féliciter ceux qui sont à la tête d'une si belle oeuvre, et j'espère que le succès couronnera vos entreprises."

## EXHIBIT 'O.'

COMMUNICATIONS of the President of the British Columbia Federation of Labour—  
Mr. Christian Sivertz, 1278 Denman Street, Victoria, B.C.—Dated (a)  
April 7, and (b) April 21, 1913.—Ordered printed as an Exhibit in No. 6  
Proceedings of the Committee, by Resolution adopted April 30, 1913.

(a) Dear Sir,—I beg to acknowledge receipt of your letter of the 25th *ultimo* written at request of Mr. Verville, M.P., and Mr. J. C. Watters, President of the Trades and Labour Congress, asking me to place my views on the question of Old Age Pensions before your Committee. I have also received copies of the Preliminary Report and Evidence, and intend to derive what benefit I can from a study of same before I attempt to place my views into concrete form before you, which I shall endeavour to do at an early date. Thanking you for your appreciative reference to my efforts on former occasions.

I am,

Sincerely yours,

CHRISTIAN SIVERTZ,  
*Pres. B.C.F. of Labour.*

(b) Dear Sir,—I have read with deep interest the copy of the preliminary report which you so kindly forwarded with your letter. Many years ago I first had occasion to give some thought to the subject of Old Age Pensions, and since then, I have wholly and unreservedly been in favour of the principle, and such opportunities as I have had to study the processes of industrial evolution in recent years, have only gone to confirm my earlier conclusions on the subject, namely: that it is the duty of the State to provide a non-contributory pension to the aged as a matter of right.

My claim for this right is based on the following grounds:—It is a fact that a universal condition of poverty exists among the working classes, as a result of labour being treated as a commodity. Under existing conditions of production labour is employed with the sole aim of bringing profit to the employer. The opportunity to work is given to the lowest bidder, consistent with the first object—profit. The natural result of this competition is, that only the strong and best able get a chance to toil leaving the weak and aged to be reduced to destitution and ultimately to become a private burden, or a public charge. This condition is the governing principle in modern industry, being the inevitable result of private and corporate control of the various processes of production, which instead of being prosecuted with regard to the universal right to life and to satisfy human requirements, are only permitted to operate provided profits to the owner can be realized.

The above situation is actively supported and perpetuated by the State first granting control of the means of life to private individuals and corporations and then maintaining immigration efforts, which in turn create a surplus in the labour market, thus accentuating the evils of competition among the workers for the privilege of eking out a living for themselves and rolling up profits for the employer. Not to mention the partisan attitude the State takes, from time to time, in order to protect the values of the concessions granted to the owners.

In the judgment of the writer, the above constitutes a duty on the part of the State to extend such aid as is required to those in need, as it is in the first and last instances responsible for their misery. In connection with the above I wish to

emphasize as my view, that the qualifying term, 'deserving' should be struck out of the phraseology of the Committee, as all that are in need are deserving, society having made them what they are.

The question of Old Age Pensions is, however, only one of the many phases of social evolution to which the State should extend its operation, as long as labour power is treated as an article of commerce, and production is carried on for profit. Compensation for industrial accidents, protection of children by assisting widows, and deserted mothers, hospital service, and maintenance of any adult during prolonged sickness, are some of the questions to which the attention of the State will be invited in the near future, more particularly when it has recognized its duty in regard to the aged, by providing pensions.

In British Columbia, as a result of the highly organized state, corporate ownership has reached the conditions of labour, from whose class practically all the aged poor come, is that precariousness of employment, is the rule in industry, making savings or provision for old age possible only to a few of the workers, and utterly impossible to the many? And I believe that the establishing of an Old Age Pension by the Government is looked upon by the working people of the Province as a duty the State owes to its citizens.

In this city I find that the Home for Old Men, a municipal institution, contains 41 inmates, 38 of whom are 65 or over and all in needy circumstances, the cost being 75 cents per day average. The Home for Old Women, a semi-public institution, contains 40 inmates, 18 of whom are without support, aged 60 years or over. The Friendly Help Society, a voluntary benevolent institution, assisted in one way or another 15 old people during the year ending February, 1913. Outside of these cases, it may be taken for granted there are cases existing, where old people are being taken care of by their grown up children, sharing their scant means with their young families at the cost of that full degree of care and comfort which the future citizen is entitled to in his tender years.

Sincerely yours,

CHRISTIAN SIVERTZ,

*Pres. B.C.F. of Labour.*

#### EXHIBIT 'P'

COMMUNICATION of the Secretary of the Allied Trades and Labour Association of Ottawa, Mr. William Lodge, 21 Creighton street, Ottawa, Ont., dated April 10, 1913.—Ordered printed as an Exhibit in No. 6, Proceedings of the Committee, by Resolution adopted April 30, 1913.

DEAR SIR,—In compliance with your request, I herewith submit the following for the consideration of your committee:—

*To the Chairman and Members of the Committee on Old Age Pensions.*

From humane reasons as well as a duty to its citizens, I am a firm believer in the establishment of a system of pensions by the State for aged, incapacitated and mothers dependent.

Knowing that this committee have had evidence from various sections of this country, I will localize to some extent and would write of some conditions in particular branches followed by Ottawa residents, justifying my position that it is impossible to make provision for old age.

In Ottawa there are about 700 men working as teamsters at the following rates: railroad teamsters, maximum, \$48 per month, giving an income of less than \$600 per year. Drivers of coal carts are paid from \$8 to \$12 weekly; from the latter sum deduct holidays, putting them under the \$600 yearly income.

Under the head of general labourers at least 2,000 may be classified. The city corporation is one of the chief agencies for these, averaging in their employ 700 in the summer or workable seven months, and 500 the remaining five months of the year. The rate of wages paid is 24 cents per hour for a nine-hour day. From this it will be seen that even the corporation labourer, although the highest paid, comes below the average of \$600 per year.

The Street Railway Men's Union of Ottawa prepared a table last year on the actual living expenses for a family of five, giving detail for all expense which amounted to \$943.42. The income against this being \$720, based on a 23 cent per hour rate, ten hour per day, working 313 days per year.

Through the courtesy of our general secretary, J. W. Hays, I append a statement showing the important features in connection with the working of the beneficial features of the International Typographical Union, and also financial data.

#### INTERNATIONAL TYPOGRAPHICAL UNION STATEMENT.

The law of this union as originally adopted provided for the payment of \$4 per weeks to members 60 years of age, having a continuous active membership in good standing of twenty years, unable to obtain sustaining employment at the printing trade, and not earning more than \$4 per week at the trade. At the 1910 convention the law was amended to as to render eligible to the pension members 70 years of age, having a continuous active membership in good standing of ten years. Provision was also made in the law for members totally incapacitated for work whose applications for admission to the Home had been disapproved by reason of their affliction, such members to have twenty years' continuous active membership in good standing.

These amendments did not reach a large number of men now holding active membership and whom it was found necessary to assist. Believing that the revenue of the pension fund warranted a further extension of this benefit the executive council recommended another amendment to the law and an increase in the pension. The suggestions of the council were agreed to and the law as it now stands provides for the payment of a pension of \$5 per week to three classes of members in good standing for a period of twenty years, including and antedating the enactment of the pension law, and who find it impossible to secure sustaining employment at the trade. Applicants under this provision of the law must have been members in good standing at the time the pension law became effective and maintained active membership since that time.

Members who have reached the age of 70 years and who have been in continuous good standing for a period of ten years and who find it impossible to secure sustaining employment at the trade.

Members who are totally incapacitated for work, who have been continuous active members for twenty years, and whose applications for admission to the Home have, but experience with the fund has not been in accord with the prediction. The for entry into that institution.

It was estimated by the committee preparing the old age pension law that the assessment of one-half of 1 per cent on the total earnings of all members would produce \$168,000 per year, and it was thought that the annual disbursements of pensions to pensioners would aggregate \$104,000. This estimate was believed to be conservative, but experience with the fund has not been in accord with the predilections. The receipts and expenditures, however, have demonstrated that the original plan as to the assessment was well based. The venture has been a success, as this result shows:—

*Receipts.*

One-half of 1 per cent assessment, March, 1908, to February 20, 1913 . . . . .	\$1,180,869 16
Interest . . . . .	35,340 22
Pensions returned . . . . .	407 50
	<hr/>
Total . . . . .	\$1,216,616 88

*Expenditures.*

Paid to pensioners . . . . .	\$652,659 00
Clerical work . . . . .	9,179 00
Books and printing . . . . .	1,760 39
Installation and maintenance of registry system . . . . .	16,244 06
	<hr/>
Total . . . . .	\$679,842 45
	<hr/>
Balance in fund, February 20, 1913 . . . . .	536,774 43

The pension is paid once in every four weeks, the idea being to give each pensioner thirteen checks in twelve months.

At the close of business on February 20, 1913, fifty-nine pension payments had been made, covering 236 weeks between August 1, 1908, and February 8, 1913. The amount paid to pensioners—\$652,659—is an average of \$2,765.50 per week. Each pensioner who had been on the roll since the payment of the pension began and has drawn the pension for the entire 236 weeks, received a total of \$1,002 up to February 8, 1913.

Applications for the pension to the number of 1,483 had been received up to February 20, 1913. Of this number seventy petitions were disapproved, eight were withdrawn, 1,405 were approved. Subsequently seventeen of the disapproved petitions were approved under the amended law, making the total number approved 1,422. Death invaded the ranks of the pensioners on 333 occasions, leaving 1,089 pensioners on the roll on the date named above.

Of the total number of pensioners seventy-three are under 60 years of age. These members receive the pension under that portion of the law permitting the payment of the pension to members who make application for admission to the Home, and are barred therefrom by the disease with which they are afflicted. The death rate among the old age pensioners is very high, but this is not surprising, as many of them have lived more than 'threescore years and ten.' Using the total number of applications (1,483) as a basis, it will be found the death rate to date has been 22.4 per cent. This high mortality percentage prevents a more rapid increase in the number of pensioners.

Among the pensioners are six women. The International Typographical Union as far as is known is the only trade union having women on the old age pension roll. It is likewise the only trade union making no distinction between men and women and demanding equal wages, hours and conditions for both sexes.

The membership of the unions having members on the pension roll is 42,996, or two-thirds of the total membership (60,000) of the International Typographical Union. The number of members (1,089) drawing the pension represents 2.53 per cent of the membership of these unions. Since May 31, 1912, the number of pensioners has increased 51—about five per month.

A word as to pensions to mothers. When provision cannot be made by the ordinary worker for old age how would it be possible to make provision for the unfortunate widow left with children, or the family who by sickness or accident are deprived

of the breadwinner's service through being incapacitated or otherwise? Mothers under such circumstances are helpless with the inhuman course generally followed of farming out the children with all its attendant evils of making them, the children, without any initiative of any kind, and unfitted to become assets to the country. A mother's pension would from a financial point of view be profitable, as proved by figures supplied by persons interested in this work, and on the other hand the asset in the home-raised child cannot be estimated to the country.

There are many reasons why provision can not be made for old age; first, the wages received are sufficient only for the days of employment leaving no surplus for sickness, unemployment, and the numerous unforeseen as well as unavoidable financial burdens. One good reason is all sufficient for action, and I am firmly convinced that the longer this action is deferred the greater will be the problem. It has assumed proportions demanding immediate attention and the establishment of old age pensions and pensions for mothers is a cry which will become stronger through inattention. Pleaders of the cause may differ, but the effect is too evident to those in touch with our industrial and social conditions.

Respectfully submitted,

WM. LODGE.



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