

wealthy men who were depositors in these banks, I will give you a statement showing the classes of depositors, the amount deposited by each class, and the average amount of each deposit:

Class.	No. of Depositors.	Amt.	Average.
Farmers.....	14,000	\$4,722,000	\$337
Mechanics.....	7,850	1,422,000	182
Trust account and young children.....	5,500	170,000	31
Laborers.....	4,270	724,000	169
Clerks.....	3,000	522,000	174
Tradesmen.....	1,600	468,000	292
Farm servants.....	1,470	277,000	188
Professional.....	1,572	392,000	249
Married women.....	12,000	2,350,000	195
Single women.....	19,500	1,275,000	121
Widows.....	3,240	708,000	218
Miscellaneous.....	1,680	215,000	

I think that ought to be a sufficient answer to my hon. friend, who says it is the wealthy men of Canada who take advantage of that bank; it ought to be sufficient proof that he has been boring in the wrong place. I am satisfied, from the enormous increase in the number of depositors, and taking the average of these figures, which are furnished by Mr. Cunningham Stewart, who has charge of this Department, that my hon. friend will find it is not correct that deposits are made to the extent of thousands of dollars, one individual making deposits in the names of a number of his family in order to get round the intentions of the Government in this matter.

It being six o'clock, the Speaker left the Chair.

After Recess.

Mr. HESSON. When the House rose for recess I had been dealing with the Government and post office savings banks; I had completed my remarks on that phase of the subject, and now, with the permission of the House, I will draw the attention of hon. members for a few moments to another evidence of the prosperity of Canada. I may say that the object of my remarks with reference to the Government savings banks and the post office savings banks was to present, not only my own impression of the light in which these facts should be regarded, but to present it as the general opinion, I believe, of the country. If my memory serves me correctly the ex-Finance Minister when he had the honor of sitting on this side of the House, and his former colleagues in the Reform Government, assumed the position that the accumulation of wealth in the various institutions in the country might be legitimately viewed as an evidence of prosperity. I do not suppose that hon. gentlemen, because they have changed places, can have changed their views. If they were consistent then we would expect them to be so now, and as they then gave utterances to expressions for which they must have felt themselves responsible before the country as Ministers of the Crown, I suppose that any humble individual of this House may assume the same position as one that is defensible. Now, Sir, in dealing with this question of the large accumulation of wealth in the country, as exhibited by the various institutions in which that wealth may be stored, I may be permitted to refer to the chartered banks of the country during the period the Reform Government were in power. The total amount of deposits in the chartered banks of Canada in 1875 were \$55,984,000; in 1876 they had increased to \$59,516,000; in 1877 they were \$58,444,000; in 1878, \$58,946,000; in 1879, \$58,659,000. We see that the deposits were almost stationary during that period, which gives no evidence of an accumulation of wealth during the whole period that that Government were in power. Whether that may be fairly attributable to the policy of that Government is not for me to say, but it is my strong conviction that those hon. gentlemen, having failed to adopt a proper policy for the interest of Canada, were really responsible for that state of

affairs. Now, Sir, the total increase during the whole five years that those hon. gentlemen were in power was but \$2,741,000, an average of \$548,200 per annum. That was certainly a very small evidence of prosperity during the days these hon. gentlemen were in power. They will probably say again, as they have said before, that it was all due to bad harvests. Sir, I cannot credit that; the country will not accept that statement, because if we take the exports of farm products in those years we will find a sufficient refutation of that argument. Now, Sir, I come to the second period, during the existence of the National Policy, under the administration of the present Government. In 1880 the deposits in the chartered banks rose to \$69,742,000. It will be observed that this was only one year after the National Policy had come into effect, which was early in 1879; and yet so marked was that increase of prosperity that the deposits rose to over \$69,000,000. In 1881 they had increased to \$78,078,000; in 1882, \$77,078,000; in 1883, \$89,553,000; in 1884, \$87,341,000; in 1885, bringing the deposits up to the present month, they are \$93,309,870. Now, Sir, that ought to be taken as some evidence of the increased wealth of this country. How hon. gentlemen will get rid of that, I cannot see. I believe a few who have spoken have taken the line that the trade of the country had been so dormant that the people could not, or dare not, invest their money in business, and so they withdrew their money from the trade and commerce of the country and deposited it in the banks as a better and safer way of investing it. Now, Sir, I deny that contentional together; and I appeal to the facts, that business has very largely developed in this country, that manufacturing industries have largely developed, and that trade, although, perhaps in some lines, overdone, is still in a most satisfactory condition, as compared with its condition under the do-nothing policy, as I may fairly call it, of the hon. gentlemen opposite. During the six years, from 1880 to 1885 inclusive, we find that the total increase of the deposits amounted to \$34,650,870, or an average increase of the deposits in the chartered banks of \$5,775,145 per annum, as against the half a million in the period the hon. gentlemen were in power. Now, it does seem to me that, even granting that this fact is not an evidence of prosperity—which, I think, no hon. gentleman of common sense would assume, as an honest man—but assuming for a moment that it was not a correct evidence of prosperity, I think we could find plenty of other evidence elsewhere of the prosperity of the country. I will take three institutions, omitting the operations of the loaning associations, the deposits in these companies and in the private banks; I will take just three of the more important institutions in the country over which this policy must exercise a great influence, and summarise them in this way: In the chartered banks we find that the increase of deposits under the policy of this Government, from 1879 to 1885, is \$34,650,870; in the Government savings banks the increase has been \$11,340,577; in the post office savings banks the increase has been \$11,657,376, or a total of \$57,648,823. Now, Sir, if that is not accepted by hon. gentlemen opposite as an evidence of the increased prosperity of Canada, I believe it will be accepted as most substantial evidence by the electors and the common sense people of Canada. We have been asked by hon. gentlemen on the other side of the House, What has the Government done for the people of Canada? Hon. gentlemen rise and assert that the Government have not bettered the condition of the farmer, that they have not improved the position of the poor man, or afforded any relief to the laboring man. We have answered them from this side of the House over and over again, refuting their arguments, beating them at every turn, proving that the position of the farmer is improved, and that the labor of his hands is better protected than it was under the Reform Government, and that the farmers