

neighborhoods affected; and I think as regards the arrangements made with the Post Office Department, all mail matter west of Toronto comes by the same route, the consequence being that the mail matter from Toronto reaches by the Canadian Pacific Railway—and I must say that during this Session it has reached us fairly near the time advertised—and that from the west comes by the Grand Trunk, and it has been notoriously irregular. The complaint consequently is not a local one; it is sufficiently general to induce the Postmaster General, I trust, to give some attention to it and make some representation that will provide a remedy. I am not by any means disposed to advertise any railway; I am quite indifferent so far as the mails are concerned over what railway they are carried. I am not like the hon. member for Northumberland (Mr. Mitchell), who controls a newspaper; it is some time since I took any share in newspaper management; and I am quite prepared to accept any road, whatever its interests, so long as it carries the mails as expeditiously as possible. It lies with this House to imperatively insist on any railway company to whom is given a public franchise so valuable as that possessed by the roads from Brockville to Ottawa and between Toronto and Brockville, to see that the train service, both passenger and mail, is performed with reasonable expedition.

Motion agreed to.

POST OFFICE SAVINGS BANKS.

Mr. FAIRBANK moved for:

Return showing the number of persons who on the 30th June, 1884, had deposits in the Post Office Savings Bank of the following amounts:—

Number having sums not exceeding.....	\$100
“ “ between.....	100 and \$300
“ “ “ “.....	300 “ 500
“ “ “ “.....	500 “ 1,000
“ (if any) “ exceeding.....	1,000 and

the amount, if any, of the several sums exceeding \$1,000, and in each class giving the number of males and females depositing, also the Province in which the deposit was made and the same information in all respects regarding depositors in the Government Savings Bank.

He said: At a time when public attention is so intensely directed to events in the North-West, at a time when we are watching the fitting out and departure of our citizen soldiery to restore law and order in that country, at a time when crape is being placed upon many homes in Canada, and when the deepest possible anxiety is being felt in thousands of homes over those who are going forward, an anxiety which can only be appreciated by those who have experienced it or closely observed it, I hesitate to call the attention of the House to so dry a subject as that of savings banks, and I realise that I can hardly expect to attract the ear of hon. members on this subject. Yet I feel that, in asking for a return involving a considerable amount of labor in two departments, not such an amount however as would at first appear, I am called upon to give some reason for asking for such return. I believe that the House and the country desire fuller information as to whether the Post Office Savings Bank and Government Savings Banks are in their working, carrying out the objects for which savings banks were instituted. In defining what I understand to be those principles I may be pardoned for referring very briefly and imperfectly to their origin. In doing so I cannot do better than to quote from Emerson W. Keyes. He said:

“Savings banks were conceived and instituted as a means to an end. Their ultimate purpose in the social economy was to abate the evils of extreme poverty. Devices to this end, in the form of measures for the care and maintenance of the poor, had served little more than to aggravate the evils they were ordained to mitigate. Appropriations for the support of the destitute showed in the result as bounties offered to idleness and improvidence. Statesmen were baffled by this ever-recurring problem of human want, whose magnitude increased and whose difficulties multiplied with every attempt at its solution. They could not stop, they dare not go on; to stop was to decree starvation to thousands, to go on was to invite the idle and dissolute to unite with the destitute in crying for bread. In this strait to the aid of statesmanship came philanthropy, with the suggestion, novel at the time, that incentives to indus-

try might be more effective than gratuities to idleness in diminishing the evils and burdens of pauperism. These incentives philanthropy proposed to supply by offering to the small savings of frugal industry what they had never before enjoyed—a place of secure deposit, where in time of need they could be withdrawn, together with such moderate interest as they had earned. In contrast with the vast monetary interests controlled, and nearly or remotely affected by savings banks in our day, their humble origin in the abodes of poverty and toil, which it was their mission to brighten with the hope of gain, is difficult to realise yet under circumstances such as we have outlined, and with the single purpose which we have designated, did savings banks, both in Europe and America, have their inception.”

Allowing all due credit to the establishment of somewhat similar institutions a little earlier in Hamburg and Berne, I think England is fairly entitled to be considered the cradle of savings banks. The agitation in their favor commenced about the close of the last century, but it was not until the beginning of the present century that the exertions received assistance from legislation. That which was accomplished was by individual exertion down to 1817, at which time there were 74 savings banks in England and Wales. An Act was then introduced for the encouragement of the establishment of banks of savings. It did encourage. It so far encouraged that within ten years from their recognition by law, namely in 1827, 392,000 depositors had £14,000,000 sterling in those banks. In 1837 there were 636,000 depositors, and they had £19,000,000 deposited; in 1847, 1,096,000, with £30,000,000; and in 1861, 1,609,000, with £41,000,000 in 638 savings banks. In this year, 1861, a Bill, suggested as early as 1807 by Samuel Whitebread, advocated by George Sykes and drafted by George Chetwind and H. Scudamore, with the assistance of Sir Rowland Hill, was passed by Gladstone. It is entitled: “An Act to grant additional facilities for depositing small savings at interest, with the security of the Government for the due repayment thereof.” Up to this period the Government did not give its security to these depositors. They aided them so far as the interest was concerned, but the Government were not responsible. Losses occurred, resulting from defalcation, and it became desirable to make the Government responsible for these deposits. An Act of Parliament was the result, and it seems to have been prepared and its details carried out with the greatest possible care. Deposits in any one year were limited to thirty pounds sterling, and the total deposit, including interest, limited to two hundred pounds, and the interest to two and a half per cent. So successful has this post office savings bank in England been, that by the close of the year 1883 there were 7,369 post office savings banks in Great Britain and Ireland having over three millions of depositors, the exact number being 3,105,642, having deposits to the immense sum of £41,768,808, sterling. The increase for the year which closed on the 31st December, 1883, the latest for which we have returns, was £2,730,987 or in round numbers 13½ million dollars. While many are rejoicing in the evidences which the deposits in our own savings banks, of 1½ million dollars in last year, give of the prosperity of the country it must afford us pleasure to find so large an increase in the old country, indicating that the honored mother of our system shows no sign of decline. The average deposit at the time I mentioned—the close of the last year, in England and Wales was £13 10s. 6d. or about \$66. The largest draft for the year was in the latter part of December, no doubt the result of a requisition made by His Royal Highness Prince Santa Claus, God bless him. Who shall estimate the benefits of these savings banks? They are beyond our power to estimate. I think, Sir, if the authors of that system, who by their thought and exertions established it, could see the result of their labors they would consider it an ample reward—such as Jeremy Bentham, whose idea towards the close of last century, took the form of “Frugality Banks;” Mrs. Priscilla Wakefield, with her “Friendly Society;” John Murkersy, with his “Friendly Bank for the savings of the poor;” Lady Isabella Douglas; Rev. Henry Duncan, J. H. Forbes, and