

these mechanics put in? The average was \$181.14 each. I take the trust accounts—young children—and I find there were 5,500 depositors, whose deposits amounted to \$170,000, or an average of \$30.50 to each depositor. These deposits were made by men who could not find avenues of trade in which to invest their money that would ensure a reasonable return, and therefore they were obliged to lock it up. I take the laborers of the country. There were 4,270 depositors, depositing \$724,000, or an average of \$169.49 per man. I find that, taking the total of these depositors, there were 66,682, and their deposits amounted to over \$13,000,000. What clearer evidence can be asked than this to prove that this sum represents the savings of the industrial class of the country? It indicates, also, that these people are able to supply themselves with the necessaries and comforts of life, and over and above that, from the products of their labor, they are able to put these amounts in the savings banks. Although they appear to be small individually, in the aggregate they represent a large sum, and they show also that the industrial classes of the country are improving their condition, and that they have been growing in wealth from 1878 up to the present time. I take again the returns as represented by the number of miles of railway in the country. In 1878 we had 6,143 miles of railway in operation, and in 1884 we have very close on 10,000 miles, an increase of almost 4,000 miles of railway within the five years. Now, does that represent wealth or does it represent poverty? If our country, in order to carry on its increasing trade, is compelled to build these railways, and if we have been enabled, through the successful operation of the policy of the present Government, to build this 4,000 miles of railway, then it shows that the result of the policy of the present Administration, which they inaugurated five years ago, has been beneficial to the country, and I say it is the very strongest evidence that the country is growing wealthier all the time. I might ask hon. gentlemen what further evidence they need that the country is getting better off? I will take the loaning companies of the country, and what do they tell us? Now, the hon. gentleman from North Norfolk (Mr. Charlton), who had, I may say, the audacity to stand up in the House and say that the value of the property in this country was decreasing, evidently could not have consulted either the speeches of the presidents of these companies or their financial statements. I have before me a return of the Canada Permanent Loan and Savings Company. It tells us that in the year 1884, in the Province of Ontario, there is a less amount of land held in default, a less amount held for sale, than has been held for many years. The president says: "The obligations of the mortgagees for interest accruing and due were generally met with punctuality." I have before me the returns of the British Canadian Loan and Savings Company. They tell us that out of all their loans the amount received from borrowers during the year, principal and interest, was \$218,945. The amount overdue and in default was only \$13,770 on the whole operations. The number of mortgages upon which compulsory proceedings had to be taken during the year were only six, and the amount represented by these mortgages was only \$5,950. And yet hon. gentlemen will tell us that the people of the country are growing poorer. If they were growing poorer how could they pay their way, as they have done, and how could these companies make so splendid a showing, when out of a business representing \$114,902,000 only \$5,150 were in default on the year's operations? I can only say, in regard to my own experience in the county I represent, a few years ago, before the present Government came into power, we had private individuals lending money to loaning companies in large amounts. This was a profitable business and yielded large returns. What has been

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the change that has occurred during the last few years? The change has been such that they have been compelled to give up the business, because they could not loan any considerable amounts of money, and therefore the business was not a profitable one. Farmers are paying off their mortgages rapidly to-day, they are improving their buildings, increasing their stock and the value of their implements, and in every part of the country we have the very strongest evidences of prosperity. Can any hon. gentleman who has walked through Toronto or looked over Montreal or Hamilton, London, Oshawa, and other of our Canadian cities and towns, have failed to see that in every direction they are rapidly growing. In Toronto land, which was only fields a few years ago, has been taken into the city and is being covered with some of the finest structures to be found in the country. In Montreal wealth and extensive building operations are apparent in every direction. In London the same condition prevails, and in Hamilton the showing presented to-night by one of its members is the best guarantee that that city is prospering. I think I need say little in connection with this subject, beyond directing the attention of the House for a short time to the condition of the people. If the country is better off we naturally expect to find the people better off. How can they become rich? Only by being steadily employed and earning sufficient wages for their labor to enable them to supply themselves with the comforts of life and save something each year. Do we find, on looking over the newspapers, that any considerable number of the people are out of employment? Do we find there is any great demand on the charitable institutions in the large cities and towns, by persons unable to supply themselves with the necessaries of life? Do we find the laborers are not employed? I take up the statements of the same Bureau of Statistics I used a few minutes ago, and what does the report say? I find in it returns given by 590 laborers in the cities of Toronto, Hamilton, London and Oshawa, and they are said to be correct returns, because the parties themselves made them. We find that out of 590 employed in those cities only twenty-eight were earning less than what was necessary to support themselves and families. The average earnings of each man was \$414.85 for the year. Out of that number the average amount over and above that required to procure the necessaries of life was \$41.63 during the year. Is this evidence that the people are worse off? There is another tale to be told. Those people said they were not employed the whole year; that they lost fifty-one days in the year, and yet they were enabled to support themselves and their families and put away, as savings, \$43.63 each year. Is that evidence that the laboring classes are worse off than formerly? Need we wonder, however, at this result, when we look at the statistics of the manufacturing industries of the country? Do we wonder, when we find such a large increase in the number employed and the capital invested, that in every line there has been a gradual increase in the wages of the people during the last year and the previous year. The year before last I went to Toronto to engage some mechanics and a plasterer. After trying a number of contractors I found I could not get one of them to send me a plasterer for less than \$2.75 a day, I paying the railway journey both ways and boarding the man. If men can earn that sum in wages can they be in a state of poverty? It is impossible. Look for a moment over the wage-earning class of the community. If you take the farm laborers, their wages have been increased from 1878 to the present time. While they received in 1878 from \$10 to \$15 per month with board, they now obtain from \$20 to \$25. That is the very best evidence that they are doing better, and that the country is better off. The hon. member for Brant (Mr. Paterson) went on to say that