

interest would be reduced; and interest would also be reduced if these parties were to seek investments by taking mortgage on real estate. I think it is desirable that such change should take place. Perhaps additional facilities might be afforded to parties drawing out money. In some cases considerable inconvenience is suffered by depositors from having to give written notice, which has to be sent to the head office here, acknowledged and a cheque sent to the party making a deposit before the money can be withdrawn. It would be well if depositors who require to withdraw amounts immediately should have the privilege of transmitting their books to the Department and in that way obtain immediate payment of the amount. My reason also for mentioning this matter in connection with large deposits is because the Finance Minister, in making his Budget Speech, stated that the increase in connection with the Post Office was largely owing to increased business in connection with the post office savings bank. It is quite evident we are paying very high interest for money borrowed from large depositors. If we count the amount we have to pay in allowances to clerks, and add that to the interest allowed, it will be found that the country is paying to large depositors a higher rate of interest than that at which money could be borrowed elsewhere, and it is therefore not desirable that such a system should continue. At the same time I am perfectly willing that the greatest facilities and inducements should be held out to small depositors to invest their savings in the savings bank in order to accumulate a little money from month to month.

Mr. HALL. I desire to call attention to the advisability of establishing an annuity branch of the Savings Branch of the Post Office. There are a class in the community receiving small incomes who are very anxious to make provision against old age by means of an annuity or to make provision in this way for others dependent upon them. This plan has been worked with successful results in Great Britain; and I am told by Mr. Stewart, of the Savings Branch Department, that very little trouble would be experienced in introducing it here. It would be an arrangement mutually advantageous. It would retain funds in the country that are now sent abroad; it would give the Government the benefit of the money at a low rate; and it would confer great good on a class in the community thoroughly deserving of this kind of protection.

Mr. FAIRBANK. I understood the Postmaster General to say that the work involved in preparing these returns would occupy several months. I refer now to the return I have asked for. Of course, if anything I have asked for is contained in other returns, I certainly do not want it a second time; but the return I have asked for would involve no such amount of work as has been suggested. If the Postmaster General had given his attention to it he would have seen that the motion is divided under four heads: those having deposits under \$100, those between \$100 and \$300, those between \$300 and \$500, and those between \$500 and \$1,000. I have asked for the statements by Provinces, which would not add to the work at all; and I have asked them to be divided between male and female. I purposely selected the close of the year. Hence in taking off what I require it can be done nearly as rapidly as the ledger pages can be turned over. In this connection I wish to refer to an authority from whom I previously quoted. Mr. Cunningham Stewart, in speaking of the manner in which the accounts are kept, says:

"So rapidly can accounts in this form be treated at the close of the year, that, in respect to the fiscal year just closed, 30th June 1884, it may be said that the labor of balancing all the ledger accounts, 66,863 in number was completed on the third day after—that is on the 3rd July—necessarily during extra hours, but without interruption to the daily work. On the 18th July the labor of extracting from the ledgers the year's balances and transactions in 87,621 accounts, or adding them, and of bringing the year's operations to a final proof was concluded."

I only ask for the number not the sums, and I venture the assertion that an accountant would take off 4,000 a day. So I am afraid my motion has not been correctly read by the Postmaster General. The Finance Minister is not in his place. He could not understand my allusion to the black-bird. The allusion is this: I stated that the blackbird in the ground bird's nest interfered with the interests of the ground bird. The comparison was perfectly true in regard to savings banks. The large deposits being made in the savings banks, for which they were not intended, exposes the bank to adverse criticism which may be unjust to those for whom it was designed. I think the Finance Minister was disposed to rally me on that point. I do not want to introduce anything of a political character on this occasion, but I might point out another respect in which there is an analogy. I do not know the language of the birds, but it is quite possible that the ground bird finding a large bird in her nest, may have pointed to it as a result of her policy, while it was not the result of her policy but of the black-bird's policy.

Motion agreed to.

#### TRENT VALLEY CANAL.

Mr. BLAKE moved for:

Copies of all advertisements, tenders, contracts, specifications, Orders in Council, correspondence and other papers in connection with George Goodwin's contracts in respect to the Trent Valley Canal or navigation; including all accounts and letters with reference to claims for extras on such contracts.

He said: The information which has reached me and which has induced me to make this motion goes to show that one lock only is completed, and a claim for extras is made. At another lock the contractor found the material very hard and flinty, and he made up his mind to stop work unless the Government paid \$50,000 extra. At another lock the work has been suspended, and efforts are being made to obtain a large sum of money in excess of the contract, and the parties refuse to go on unless a sum is obtained, because some sticks of timber were lost. The finished lock is of no use without the other three locks, and it is alleged that these matters have been going on in the Department, in order to obtain advantageous changes in favor of the contractors. Under the circumstances I hope the Minister will not approve the proposal.

Motion agreed to.

#### BRITISH COLUMBIA PENITENTIARY RULES.

Mr. SHAKESPEARE moved for:

Copies of all correspondence between the Department of Justice and the Inspectors or the Warden of the penitentiary in British Columbia in regard to the suspension in whole or in part of any of the rules of said institution.

He said: I desire to occupy the attention of the House for only a few moments. I have been informed that one of the rules of this institution has been suspended in reference to a portion of the prisoners in the penitentiary. One of the rules of the institution is that every man's hair shall be cut short when he enters the prison, but I have been informed on very good authority that the Department of Justice has issued an order that that rule shall not apply to the Chinese prisoners. Now, Sir, I fail to see the justice of such an order. I believe the reason why the rule was made was on the ground of cleanliness, and in an interview which I had with one of our gaolers a short time ago with reference to this matter I was informed by him that it is essentially necessary that every man's hair shall be cut short, and more especially the Chinese prisoners, because he says their heads are dirtier than those of white men or Indians. I was informed by that officer that he had two Chinese prisoners who were sent to that goal, and when