On the Williamsburg Canal there had been expended up to 1896 \$4,257,911 before these gentlemen came into office. The Soulanges Canal was begun in 1892, yet the credit for it was taken by my hon, friend for this government. The change was made from Beauharnois to the north side and the Soulanges Canal was commenced, contracts were let and it was under construction and had over two and a quarter millions of money spent on it before these gentlemen came into power; but because they completed the work which had been commenced before they came into office they claim all the credit for it. The Lachine Canal is in the same position. On that canal up to 1896 there had been expended \$10,361,271 before these gentlemen came into power. So with the harbour of Montreal, the late government assumed the debt of that harbour; that is, the portion below the harbour proper. The Harbour Commissioners relieved of the expenditure. have also in the speech a congratulation on the administration of the Post Office De-Look at the Public Accounts. They say that the government have reduced the postage and have carried on the service satisfactorily. They took the total receipts and expenditures as an evidence of that fact. You will find that the expenditure in the Post Office Department is greater now than it was under the late government, but the receipts have run up owing to the influx of people into the country and the increased amount of correspondence. They claim credit for the reduction of the deficit as a magnificent example of their administrative policy. Had the receipts continued as they were, the deficit caused by increased expenditure would have been greater than it was under the late government. As to the increase of settlers I shall leave that for the gentlemen from the West to discuss. Whether the settlers they have received there, to a great extent a pauper element, is the character of immigration that country requires-whether it is advisable that such an element should be brought into this country at the public expense, is for the people to consider. I know when I was in the late government we had constant complaints—condemnation after condemnation from all the industrial associations Hon. Sir MACKENZIE BOWELL.

of the country-from the opposition in particular against the introduction of what 'pauper immigrants' was termed this country. This government has brought in thousands of them and to that is attributable greatly the increase of population in the North-west. I congratulate the country on the prevailing prosperity, but I deny that it is the policy of this government that has produced it. It is the policy that was in force before they came into power and which is continued to-day that is the cause of that prosperity, and I repeat what I stated at the beginning of my remarks, that had the government carried out their promises as indicated in their pre-election campaign, this country instead of being prosperous to-day would be worse off than it ever was. In the latter clause of this address we have an intimation that:

Measures will be introduced to renew and amend the existing banking laws, to regulate the rate of interest payable upon judgments recovered in courts of law, etc.

These are points on which honourable gentlemen know it is absolutely necessary that legislation should take place, because the charters of all the banks expire this year. What the law is to be to regulate the rate of interest payable to creditors. I do not know nor did the mover or seconder of the address inform the House whether we are to have another usury law or not we are left in the dark. If it is simply to be a measure to regulate the rate of interest to be paid after judgment, it will be no improvement on what exists at the present. If one obtains a judgment at present, it bears 6 per cent interest if I am correctly informed. Any lawyer in the Senate will know whether that statement is correct or not. We are also promised a law to provide for the taking of the next decennial census and also for the better arrangement of the electoral districts. That is, next year we are to have the census taken upon which, under the constitution, the government of the day will be obliged to readjust the representation of the provinces; but these gentlemen propose, in the face of the taking of the census, within a few months-it cannot be a great while for it must be done next yearto readjust the constituencies, in order, I suppose, to affect the elections which must take place prior to the readjustment of the representation. Whether parliament will