

carried out and earnestly pressed forward in every direction by the Liberals, when they governed the country. Do we not find ourselves taunted with the fact that during the Liberal regime the national debt increased something like \$8,000,000 per annum? Are we not charged with that increase because we were carrying out honestly and earnestly the policy, which was in a great degree the policy of both parties, that of extending our railway system and developing the Northwest, as well as carrying on public works for the benefit of the people of the Maritime provinces? Therefore, when our hon. friends opposite attribute all the elements of development and progress of the country to the National Policy they are trifling with the intelligence of the people, and are assuming that which they have no right to assume as their special prerogative and sole results of their policy. The only thing in which, in a large and general degree, the policy hon. gentlemen opposite differs from the policy of the Liberal party is the protective features of the tariff. I listened with a great deal of care and interest to the speeches of the two hon. gentlemen supporting the Administration who have just closed their arguments; and while I congratulate them upon the ability they have displayed, I must also congratulate them upon the careful manner in which they have avoided almost every reference to tariff reform. The hon. member for Richmond (Mr. Gillies) said it was a subject that required great delicacy of approach, and I noticed he approached it with such delicacy that he never came near it at all. He quoted statistics of many years back, showing, as I said before, a very pleasing indication of progress in various directions. Another distinction should, in fairness and candour, be made by those who aspire to secure the ear of the people. They ought to discriminate between the general progress made in any direction, and that portion which might be attributed to the tariff policy of the country. From the Finance Minister down, they have referred to the savings banks and the indications of progress made in that particular. Now, while there has been development in this branch, I think it is altogether going too far to assume that this indicates something so extraordinary, so abnormal, so generous in its proportions that it points to a complete and triumphant success of the tariff policy of the Administration. While the increased deposits in the Dominion savings banks and the Post Office savings banks represent the growth of a disposition on the part of large numbers of the people to deposit their savings there, it does not indicate any very enormous development of wealth among the working classes and among what we call the medium classes throughout the country. Those who are not conversant with statistics refer to the savings of the people. They say: "Look at \$40,000,000 in the Government savings banks," which the people recognize as

the most solid security they can have. They seem to imagine it is something very extraordinary and great; but it is not so. The savings of our people, while showing certain progress in this direction, are really small in proportion to their numbers and resources, and considering the security given by the Government guarantee. I notice that the Dominion statistician, whether through inadvertence or dishonesty, omitted to give that information which might be furnished as to the savings in other countries, so that we might be able to draw comparisons and measure our own progress by that of others. We have \$40,000,000 in the Government savings banks. The little state of Maine, with a population something over 600,000, has \$47,000,000 in the savings banks of that state—in banks which are private property and not guaranteed by the state. 660,000 people in the state of Maine have \$47,000,000 deposited in their savings banks, and Maine is not the most prosperous state in the Union. Yet in this state there are more deposits in the savings banks than there are in the savings banks of the whole Dominion, with its population of 5,000,000. Yet our friends opposite, in and out of season, are always pointing to the enormous deposits in the savings banks, as indicating some great virtue in the taxation policy of the Government in making people rich. As this is an interesting subject, I will give a few statistics of the bank circulation, comparing our own with the neighbouring Republic, in order that we may somewhat diminish the proud and boastful spirit which is encouraged too much in this House, a spirit which is removed from the true spirit of progress, and which we ought to modify if we desire people to understand that while they have been fairly successful and have much to be thankful for, yet they can look abroad and see what other states, in their industry and economic progress, have accomplished. New Hampshire, with a population of 376,530, a smaller population than the province of Nova Scotia, has \$69,531,024 in the savings banks, and the 5,000,000 of people in Canada have \$40,000,000. Vermont has \$21,620,303 in the savings banks. Massachusetts, with a population half that of the Dominion, and with its enormous banking system, which absorbs an immense proportion of the savings of the people, still has in the states savings banks, not guaranteed by the state, \$353,592,937, and the Dominion of Canada, with twice its population, has 40,000,000 only. Rhode Island has \$63,719,491; Connecticut has \$116,406,675; New York, \$574,669,972; New Jersey, \$32,462,603; Pennsylvania, \$62,150,893; Maryland, \$38,916,597, and California, \$114,164,523. I have selected those states which have the largest deposits. Now we come to bank deposits, and here let me say that I am aware that I lay myself open to the attack which is made upon us all from the other side of the House, when we venture to give comparative figures to show that our