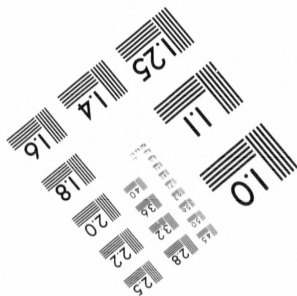
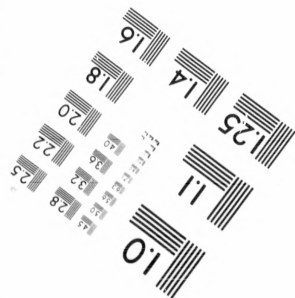
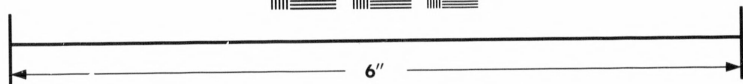
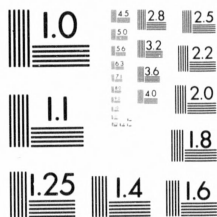


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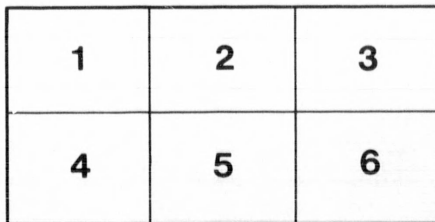
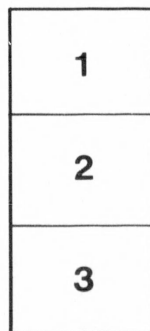
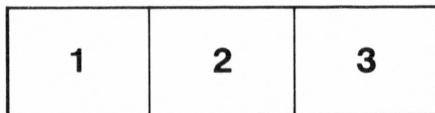
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# House of Commons Debates

FOURTH SESSION—SEVENTH PARLIAMENT

## SPEECH

OF

### MR. G. R. R. COCKBURN, M.P.

ON

## THE TARIFF AND FREE TRADE

OTTAWA, WEDNESDAY, 11TH APRIL, 1894

Mr. COCKBURN. Mr. Speaker, if any question seems to have been discussed during the last few years until human nature can scarcely support it any longer, it seems to be this everlasting question of the tariff. My only apology for rising at this late hour to say a few words on this question is my wish to direct the attention of the House briefly to one or two points, which I think are of importance, but to which perhaps sufficient attention has not been directed by hon. gentlemen who have preceded me. I am free to confess that I had fondly hoped that owing to the united efforts of the moderate men on both sides of this House, some tariff might have been devised which would for the future have secured a resting-place for our manufacturing and productive interests so that they might feel that this interminable change must be a thing of the past, and that those who have invested money in our industries might have some assurance that they would have a fair chance of securing a revenue from the investment made before any change occurred to destroy such chance. But while I looked, perhaps, too fondly towards such a hope or towards such co-operation on the part of hon. gentlemen opposite, I must say that I did not look for their aid through any thin pretext of pure patriotism, but I thought as they had ran the gamut of every possible change, political

and commercial, they might be driven as a last resource to find such a refuge with the great party to which I have the honour to belong. It seems, however, that such is not the case, and that after a lengthened labour during last summer the party, after a forty-eight hours' labour, by a grand Caesarian operation was delivered of a child known under the name of Free Trade. We have had various bantlings brought before us of the party opposite. Now, however, they offer a clear, definite policy. They demand free trade, pure, simple and unadulterated, and the hon. member from South Oxford (Sir Richard Cartwright) has told the House that if there is the vestige of a trace of protection left in any tariff, he would obliterate it. The cool demand is made to us to hand over to those hon. gentlemen the virtual control of the \$353,000,000 invested in our manufactures. They are to be left free to be dealt with by hon. gentlemen opposite according to their own sweet will. It becomes us, therefore, as guardians of the interests of the people and those to whom the commercial welfare of the country has been entrusted to look carefully into the antecedents of the hon. gentlemen who have made such a demand, and see if they are worthy of the confidence they ask, and worthy of being entrusted with the management of the affairs of the country in future. It becomes our duty, there-

fore, to briefly review the history of the Reform party. After that it would be but right that we should inquire what has been the history of protection and free trade so far as applicable to Great Britain; and lastly, whether the circumstances under which free trade was adopted by Great Britain are so analogous to these prevalent in Canada that we would be justified in agreeing to the proposal made by hon. gentlemen opposite, to sweep away at one blow our whole Conservative National Policy system. I cannot but remember that during the regime of Mr. Mackenzie his Government reduced the tariff on not one single item, except coal oil, and the only reduction they made on that article was to bring it down to the point at which it now stands in the tariff before the House. Wonderful changes must have come over the views of the leading members of the Liberal party when we find them ready to adopt a policy such as is now proposed by the hon. member for South Oxford (Sir Richard Cartwright); for Mr. Mackenzie, their great leader, when he raised the tariff from 15 to 17½ per cent was particularly cautious to state: that he did it with the understanding that in making this increase due precaution would be taken to give such incidental protection to the industries of the country as could possibly be given. His words were:

As long as the revenue has to be raised by a duty upon imports it should be raised by placing a duty upon articles that we ourselves can produce.

That was the policy of his Government, but the policy of the present would-be Government is to collect revenue by duties placed upon articles which we cannot produce in Canada; and it is the only possible method, says the gallant knight of South Oxford (Sir Richard Cartwright), of removing every vestige of protection out of the tariff and to still raise a revenue. Such then were the views of Mr. Mackenzie in 1877. Ten years later, we find the leader of the same party, Mr. Blake, state:

The high rate of taxation must be maintained and the manufacturers have nothing whatever to fear.

Mr. Blake was careful to tell us at the same time, that these views were also entertained by his colleague, the member for South Oxford (Sir Richard Cartwright). Well, Sir, I find that these views are variously held by different members of the Liberal party. I find the member for West Ontario (Mr. Edgar) giving us his views in the following words:—

The manufacturers have nothing to fear. The policy of the Liberal party is not confiscation, and in the event of their accession to power, nothing would be hastily done. It was not proposed to do away with protection at a blow; the change will be gradual. He entirely approved of the statement of Mr. David A. Wells who declared in a recent article: that the duty on manufactured goods should not be lowered too precipitately and that nothing should be done to upset trade.

This again is a different programme altogether from the programme as announced in the amendment proposed by the hon. member for South Oxford (Sir Richard Cartwright), now before the House. The philosophic member for Bothwell (Mr. Mills) is always careful in choosing his language, but still he said:

I admit we have established industries in this country and we ought make any changes so as to cause as little disturbance as possible.

He was evidently not in favour of this radical policy of eradicating every trace of protection to native industries, for he tells us that he is going to proceed on lines that will cause as little disturbance as possible, and he follows the hon. member for West Ontario (Mr. Edgar), who a few months previously said: "That these duties on manufactured goods must not be lowered too precipitately and that nothing whatever should be done to upset trade." These are the views held by two leading members of the Liberal party. I find at the same time, that the party has adopted various other views so far as the National Policy is concerned. They advocated commercial and continental union, but the dearest child of all seems to have been unrestricted reciprocity. As the genial member for Queen's (Mr. Davies) told us: It was an unhappy cognomen to give to that child; it ought to have been differently baptized. It has been felt, as he tells us, to be a bugbear, so to speak, in the way of the success of his party. It was felt by loyal men that unrestricted reciprocity would bring about a condition of things that would not be accepted, and so the hon. member for Queen's (Mr. Davies) was driven to the extremity of telling us plainly and distinctly that it would discriminate against Great Britain. He told us this as reported in the 'Hansard' of 1891, again in the 'Hansard' of 1892; and again in the House in 1892, he said that every such treaty must necessarily involve discrimination against Great Britain. But the same hon. gentleman when giving an account of unrestricted reciprocity at a meeting held at St. John's, N.B., on the 24th of August, 1893, tells us:

He showed the absurdity of the Cabinet Ministers' visit to Washington to try to arrange a treaty, and that they knew before they went that they would not get what they asked for. He knew from personal interviews with the late J. G. Blaine, that an amicable treaty could be arranged and that would not discriminate against Great Britain.

I leave the hon. gentleman from Queen's (Mr. Davies) to make his own peace with his own assertions, viz.: The assertion in 1891 as reported in 'Hansard,' the assertion again in 1892 as reported in 'Hansard,' his assertion again in February, 1893, as reported in 'Hansard,' and his assertion in August, 1893, as reported in the account of the meeting at St. John's, which I have quoted to the House. Well, Sir, when members of the

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Liberal party holding such various views come to us and ask us to hand them over the commercial destinies of this country, ask us to intrust to their keeping the management of \$353,000,000 of capital, ask us to allow them to deal with the future welfare of a million and a quarter persons interested in manufactures, ask us to permit them to deal also with wages, amounting to some \$100,000,000 a year, when they ask us for proofs of such unlimited confidence in their ability and integrity, we surely have a right to inquire into their past history, so that we may have some assurance as to what will be their future. I think we have seen from the opinions I have quoted that they are not in a position to come to this House and claim any vote of confidence in such a policy, inasmuch as they themselves seem to be altogether at sea as to what their policy really is. A more important point, however, is to deal with the question of the history of protection. That is a question which must stand by itself, and so, also, must the question of free trade, irrespective of the parties who come here and demand to be intrusted with the carrying out of the principles of free trade. I desire to draw the attention of the House to the fact that the history of protection has indeed been most remarkable. Fifty years ago the question seemed to have been solved. Great Britain had adopted free trade; the United States was apparently following closely in her wake; the whole civilized world, as was expected by Cobden and Bright, seemed also to be willing to take the same step. But, Sir, fifty years afterwards what do we find? We find that every civilized nation, with the exception of Great Britain herself, has found it necessary to adopt a system of protection. Only a year or so ago the last English colony felt that, in spite of its reverence for the mother land and its desire to adopt her fiscal system, it was obliged to fall back on the system of protection. What has been the history of the world during those fifty years? It has been a time when education has been disseminated widely among the people, when political discussion has been rife, when every means have been taken to instruct the people as to their rights and duties as citizens, when universities have been founded, when lecturers and writers everywhere have been developing their economic views. No period of the world has ever seen so much intellectual activity, and we see that as a result every nation in the civilized world has found it necessary to adopt the system of protection. I hold, therefore, that it is but right that those gentlemen who claim superiority for the free trade policy should assume the onus of proof. I know that my hon. friend from Bothwell (Mr. Mills) will be perfectly able to prove by most careful syllogisms that he is correct in proclaiming the doctrine of free trade. Against that I can only bring the greater facts of the last fifty years, and ask him to acknowledge that the whole race has been wiser than any

one man. The consensus of enlightened opinion is so strongly in favour of the protective system of government that I do not yet despair of seeing my hon. friend, with all his philosophy, enrolled on this side of the House, so far at least as regards the acceptance of our commercial policy. Now, I should like to draw the attention of the House for a few moments to the true history of free trade. We have been taught to believe that England was apparently on her last legs, that by the system of protection she had been reduced to the uttermost beggary with her manufacturing system broken down, when, in the hour of her distress and destitution, there descended from heaven two men who straightway removed the disabilities under which Great Britain at that time was labouring, and she then entered on her grand career of the last fifty years. Such is the popular notion with reference to Cobden and Bright and the Anti-Corn Law League. What are the facts? The facts are simply these, that for nearly three centuries wages had been at a comparative standstill in England. The strictest protective system had been observed—so strict, indeed, that even her colonies had not been allowed to build ships, and no machinery had been allowed to be expected from Great Britain. Everything was kept within Great Britain itself. A more exclusive system of protection, a stricter monopoly amounting to prohibition had never existed and never can exist again. But, with the invention of the steam engine, she found her supplies so far exceeding her demands that she was driven by the demand made by her workmen for higher wages, to devise some means by which those higher wages could be obtained. It never entered the mind of Cobden or Bright to run counter to the system of protection as it is understood to-day. What they did was to lead the attack against an odious tax which had been put upon the people—a tax which simply increased the revenues of the aristocratic landlords, an odious tax which made bread dear to the poor man. As we were told yesterday by the hon. member for Marquette (Mr. Boyd), the leaders in that demand, Cobden and Bright, were themselves manufacturers. Their position was entirely different from the position of hon. gentlemen opposite to-day. Here we find no Cobden and Bright, themselves manufacturers, demanding their own freedom and relief from all burdens. The attack to-day is being led against the manufacturers. I suppose that it would scarcely appear possible to some members of this House that such was the case; but if you will allow me to quote from the English 'Hansard' of 8th February, 1842, column 60, page 133, you will find that the Marquis of Lansdowne presented a petition from the woollen manufacturers of England asking that all duties be abolished, including their own, but especially the corn laws, and in the same volume 60, at

page 137, you will find Lord Brougham declaring that prior to that time he had laid upon the Table a petition from persons authorized by all the great manufacturing bodies of England, praying for the repeal of every duty levied under the pretense of protection. Such are the very words of Lord Brougham. The fight was not simply a fight against the manufacturers ; it was a fight made by the manufacturers who wished to have cheap bread, in order, selfishly, no doubt, that they might not be compelled to raise the wages of the workingmen. They said to the workingmen: If we do not give you the coin, we give you the money's worth, and what does it matter to you ? At that time England, by means of the system of protection that she had long enjoyed, had so absolutely secured the markets against all competitors, that it made no iota of difference to her whether or not every law and every duty levied under the pretense of protection were repealed. To sum up, Sir, we may say that at the time when England adopted free trade as her fiscal system she was indeed the workshop of the world.

Mr. MILLS (Bothwell). No.

Mr. COCKBURN. Of raw material she herself had none ; but she had her coal and iron and the invention of the steam engine, and she had kept her own machinery to herself. She had had a protection of over a generation and a half. She had had a qualified protection for over 300 years.

Mr. MILLS (Bothwell). And made no progress under it.

Mr. COCKBURN. I will admit, with my hon. friend from Bothwell (Mr. Mills), that the progress she had made at that time did not correspond with the progress she made later. But she was then preparing the road by which she has since achieved such unparalleled prosperity. The tariff at that time had ceased to give any protection to her manufacturing interests. She no longer required such protection. The one bugbear that stood in the way was this duty on corn, which was simply a tax, making food dearer, just as a tax imposed on sugar makes sugar dearer. The whole crusade of 1840 was for free food. Repeal of the corn laws meant an increase of real wages. Repeal of tariff in manufacturing meant nothing. Protection, in our modern sense, is never mentioned in any of Cobden's free trade speeches. But just let us put ourselves in the position of England at that time, and ask ourselves how we should have acted. At that time the sole limit of work was human strength. Even the children were not spared in the sacrifice to Moloch. Shorter hours of labour were scorned by Cobden and Bright as absurdities. As late as 1880, Bonamy Price, a great authority on political economy on the Liberal side, declared that shorter hours are a repudiation of the doctrine of free trade. Let us look

at the position which was held by England when she adopted free trade, and see if we have anything in Canada analogous to it, which would justify us in following her example. Now, Mr. Speaker, suppose England had been in Canada's position—not a small island girt by the sea, but half of a great continent—suppose she had had an unlimited supply of raw material at hand ; suppose she had had all the facilities for a great internal commerce, with huge lakes and a canal and railway system, such as we possess, opening up to her a vast internal commerce ; suppose immigrants were pouring into her land ; suppose wages were going higher and higher, and she had a supply from her own soil of cheap food beyond all her possible wants ; suppose her labourers were spending freely their higher wages, and thus becoming great consumers of her products ; suppose she had a people along her border, separated by an invisible line—a people of 70,000,000 of the brightest, most active, energetic and pushing that the world has ever seen—

Some hon. MEMBERS. Order ; oh, oh.

Mr. COCKBURN. I have no hesitation in saying so, but I do not for a moment say that they are superior, in any way, to our own countrymen. But I ask you, suppose England had had these 70,000,000 people on her borders ; suppose cheap freights had brought every country close to her very doors, because you can now carry freight from Liverpool to Montreal as cheap as you can carry the same goods from Montreal to Toronto ; suppose England had had those cheap freights bringing everything to her very door, annihilating, as the hon. member for Bothwell (Mr. Mills) said the other night, distance, so to speak ; suppose these 70,000,000 people and all the European countries had had the machinery of Great Britain and equally skilled labour, and an industrial system equal to hers ; suppose these countries had the command of immense capital, and that money for investment in manufactures was to be had there even cheaper than in England—for recollect, Sir, that the assessed wealth of the United States at this hour, according to Mr. Mulhall, is \$65,000,000,000 ; suppose that those countries had had labour 30 or 40 per cent cheaper than England, and suppose the manufacturers of England, with their \$353,000,000,000 embarked in their enterprises, were crying out against any change—do you imagine that, with these facts existing and with that condition of things, if Cobden had then called upon England to take that plunge into free trade, she would for one moment have been so foolish as to entertain the idea ? No, Sir, not if the whole angelic hosts of Grits or Reformers, from the earliest times—from heaven or from earth—had gone on their knees at that time, would she have committed the atrocious folly of sacrificing all her interests to a mere whim or fad. I have shown you what was the position of England when

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she embarked on the policy of free trade. I have shown you the immense resources she had. I have shown you that she had the command virtually of every market, and that it made not an iota of difference to her if you swept away every duty under heaven. She had the absolute command, and owing to her policy for 300 years she was then able to maintain that command. And when that tariff was swept away, that did not alter in one iota the position of Richard Cobden or John Bright, as manufacturers, able to compete with the cheap labour of the continent. But we in Canada are very differently situated. My hon. friend (Mr. Mills) is apt to be carried away by his sophistical turn of mind—by mere syllogisms or a mere fad. I point to the rest of the world, and I ask, in view of what has been done by all other civilized nations in the last fifty years, are you prepared to take the ground that the only sensible country in the world is England, and that all the others are fools ? I might also draw your attention to the fact that during those fifteen years in which we have had the National Policy, our progress has indeed been rapid. I cannot understand what our friends can want. With wages rising, with prices of manufactured goods falling, with lessening hours of labour—what on earth more do they want for the workingman than what we are offering ? But I am told, forsooth, look at our Canadian farmers. The hon. member for Bothwell (Mr. Mills) says their farm lands have fallen 25 to 30 per cent. Well, I reply, look at English farms. They have fallen 50 per cent. The hon. gentleman says yes, but the English farms had been raised to an abnormal price through the corn laws of two generations ago, and they have been reduced in value because they have been brought nearer to the point of distribution, and to the points in which these great corn crops are raised. Well, have we not been brought nearer to the point of distribution—to the point of supply ? What has the Canadian Pacific Railway done ? What have we given \$60,000,000 for except to bring us into closer union with those points, and surely the law that applies to England must also apply to us ? But I could take the hon. gentleman to the United States, where one-third of the farmers are but tenants at will. I could point him to the North-west. If it has happened that farms in Ontario have fallen 20 to 25 per cent, we must not look at this matter simply from the point of view of Ontario. We must not look at it simply from the point of view of Prince Edward Island or Nova Scotia ; we must look at it as we find it throughout the whole mighty Dominion of Canada, and ask ourselves whether our total wealth has not immensely increased, whether our assets are not much greater, by reason of our having opened up these millions of acres of the finest wheat lands in the world. Sir, they say that wheat is only 55 cents. As if, forsooth, they would try to impose upon the

farmer and lead him to believe that, if they were only in office, by some god-like power, or fiat, or word of command, they would cause wheat to rise to 60, 80 cents, or a dollar. Why, Sir, they know as well as we do that the price of wheat is not settled by us ; that it is determined by supplies from Russia, India, the Argentine Republic. The hon. member for South Oxford (Sir Richard Cartwright) tells us that in the Argentine Republic they have a hundred millions of bushels ready to ship to England at 60 cents. They say that the price of land has fallen. I will show them land within fifteen miles of the city of London for which you cannot get any more than for lands fifteen miles from the city of Toronto. Are we so situated that the laws that govern the rest of the human race are to have no effect with us ? Are we to have millions of acres opened up in India, Russia, the Argentine Republic and the great North-west and not find the prices of our farm products fall ?

Mr. MILLS (Bothwell). That is what your friend said in 1878.

Mr. COCKBURN. No, Sir. Our friends prophesied magnificent results from their policy, and the day will come when their prophecies will all be fulfilled. Sir Charles Tupper's 640,000,000 bushels, the product of the North-west will come. They have not come yet, but they will come in time. And, if gentlemen opposite only would have more confidence in their country, if they could see these 640,000,000 bushels, as I see them coming, in my mind's eye, they would have a warmer place in the hearts of their countrymen than they have now.

Mr. DAVIES (P.E.I.) How many trains a day would you require to haul that ?

Mr. COCKBURN. When it comes, we will run the trains. Then comes this plaintive cry of the farmer, who of late has become the object of anxious solicitude to both parties in this House. The poor farmer ; the depressed farmer ; the farmer who is overloaded with taxation. The poor farmer now is changing his loan from 7 per cent to 5 per cent. That poor farmer is keeping in his garner the fruits of the last two years of his labour, a thing that very few merchants would dare to attempt. That poor farmer—thousands of them—are holding the last year's crop. Why ? Because they are speculating in it in a manner, and they think that, owing to European complications or other causes, instead of 55 cents a bushel they will get 85 cents or a dollar. I am told that these men are suffering almost past human endurance, but these men in Ontario last year, with \$106,000,000 borrowed from the loan companies, were in default only 2 per cent ; whereas, twelve years before, shortly after gentlemen opposite had left power, they were in default nearly 9 per cent. To hear hon. gentlemen talk, one would think that the community

was divided into two great classes, the producers and the consumers. They tell us: Here are your cotton operatives, numbering six thousand; here are your glass makers, numbering five thousand; here are your mill hands, numbering four thousand, and so on; and they say; What are these to four and a half or five millions of people. They run through the whole list of operatives, and take them, class by class, and demand of us: What are these people to the whole population of the Dominion? If you add these four thousand and five thousand and fifteen thousand together, and so on through the test, you will find you are approaching very close to the five millions of consumers. Hon. gentlemen opposite have tried to draw a false line which would place every man upon one side or the other, making him either a producer or a consumer. Why, Sir, these operatives are the very men who are freely spending their money; they are the men who are our great consumers. And here I would like to say a word or two for our manufacturers, who seem nowadays to be forgotten in this intense new-born love for the farmer. Our manufacturers and their operatives number 367,000 souls, representing probably nearly one million and a quarter of population. Their wages are over \$100,000,000; they are working a capital of \$353,000,000; they have products of some \$475,000,000, and profits of \$90,000,000. The products of these manufacturers are equal to the products of the farmer, and I think these people entitled to equal consideration with the farmers. Perhaps, for certain reasons, I should say they are entitled to more consideration, because they produce wealth more readily, and the possibilities of production with them are illimitable. Sir, let me draw your attention to the fact that the value of the cotton raised in the United States last year, as it left the field, was \$300,000,000, and the same cotton, when it left the mill was worth \$1,750,000,000. This shows how vast is the wealth that may be accumulated by manufacturers when duly directed. Now, Mr. Speaker, I should like, before resuming my seat, to say a word or two with reference to some of the misstatements which were made by gentlemen opposite, and which have not been corrected—at least not during my attendance in the House. I was astonished to hear the hon. member for South Oxford (Sir Richard Cartwright) say, with reference to the debt of Canada:

It is equal, I believe, to the debt with which the United States emerged from their great and desperate civil war.

Mr. MILLS (Bothwell). Oh, no.

Mr. COCKBURN. These are his words as reported in 'Hansard,' and I do not wonder that my honest friend from Bothwell (Mr. Mills) on hearing them is astonished, and says: "Oh, no." I find from the American official returns that the debt of the United

States in 1865 was \$2,756,000,000, making an average for the population of that time of \$78.25 per head. And I find our own debt to be \$241,681,000, an average of \$49.50 per head—or, as the hon. member for South Oxford puts it, \$50 per head. The total is \$241,000,000, which is less than the deposits in the banks and loan companies, and less by \$8,000,000 than the amount carried as life insurance. I was the more astonished to find the hon. member for South Oxford pay so much attention to these matters when I found how little he seemed to regard figures. In fact, this seems to be a failing with hon. gentlemen opposite. When they get hold of a few thousands, they do not hesitate to run them up into the millions. I was rather astonished to hear the hon. member for Bothwell (Mr. Mills) declare that savings bank deposits were: rather an evidence, not of wealth, but of our inability to know what to do with our money—an evidence of poverty of intellect, if not poverty of purse. Our genial friend from Prince Edward Island (Mr. Davies) was kind enough to inform us that the savings bank deposits in the single state of Maine were greater than the deposits of the savings banks of the whole Dominion of Canada. Well, I do not wish to dwell long on the point made by the hon. member for Bothwell, but I will confront him with the declaration made by his friend the hon. member for South Oxford, in making his Budget speech in 1877, when he had all responsibility of a Finance Minister on his shoulders, and speaking under a strict sense, I suppose, of official responsibility. He said:

The banks do undoubtedly afford us certain standards by which we may estimate with tolerable precision the increased volume of business throughout the country. These standards are usually considered reliable signs of the advance of the population in wealth. What are those signs? Increased circulation.

That we have.

Increase of bank deposits.

That we have.

Increase in deposits in Government savings banks.

That we have.

These deposits in savings banks are specially valuable.

My hon. friend from Bothwell thinks they are not.

Mr. MILLS (Bothwell). The hon. gentleman is aware that, in consequence of the reduction in the rate of interest by  $\frac{1}{2}$  per cent, the deposits in the savings banks were diminished by \$3,600,000. Now, does the hon. gentleman think that the country was that much poorer?

Mr. COCKBURN. I understand the question to be, that there had been a decrease in the deposits.

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Mr. MILLS (Bothwell). Yes.

Mr. COCKBURN. There had been also a decrease in the rate of interest.

Mr. MILLS (Bothwell). Yes.

Mr. COCKBURN. And some money, I understand, was withdrawn and transferred to the chartered banks, who are paying—

Mr. MILLS (Bothwell). We do not know.

Mr. COCKBURN. I know. I am a bank director, and I speak of what I know. I am not talking simple official platitudes. I say that I went to the Government myself, and strongly objected to their entering into this competition with the banks; I did not consider it to be their sphere. I said: You are offering 4 per cent for money, and you are forcing the banks to offer the same, and the result is that we are obliged to charge merchants and manufacturers a larger amount for our discounts, and by that means you are impeding the progress of the country, and putting a burden on commerce. They lowered the rate from 4 to 3½ per cent, and immediately some people withdrew their money from the savings banks and put it into the chartered banks, because some of the chartered banks were offering a half per cent more. A good many people who have their little savings in those banks, think a great deal of a half per cent, and the banks were very wide awake and opened savings departments to catch all those men who had withdrawn their money from the Government banks. They put that money back into the banking interest of the country, transferring it merely from the Government Savings Bank account.

Mr. MILLS (Bothwell). The hon. gentleman has not answered my question. My question is, whether the diminution in the amount of the savings banks deposits is a certain evidence of a diminished prosperity, or a diminution of the wealth of the country?

Mr. COCKBURN. If there were a diminution in the deposits in the chartered banks of the country, and a diminution at the same time in the others, I would say that the money was less.

Mr. MILLS (Bothwell). Then, I infer from the hon. gentleman's statement, that these are the only two ways in which people can properly invest their money, and this money could not have been invested in any other form.

Mr. COCKBURN. By no means; I do not see how such an inference could be drawn from my remarks. However, I was reading a portion of the speech of the hon. member for South Oxford, where he states that these deposits are a specially valuable indication. Now, I was a little surprised that my hon. friend from Queen's (P.E.I.) should have taken it upon himself to say that the deposits in the savings banks in the state of Maine were greater than the deposits in the whole

Dominion of Canada. I may say, although I do not accuse my hon. friend of any disingenuity, I think there was a slight quibble in his statement, if I may use so unparliamentary a term. I think he is president of a bank in Prince Edward Island, and he ought to know, surely, that there is not the slightest analogy between the savings banks of the United States and the savings banks of Canada. The savings banks of Canada are institutions provided by the Government to receive, up to a certain small sum, the savings of workmen and other classes. The Government instituted these to encourage thrift, and because it was felt at the same time that the moneys this class of people possessed, might be locked up in old stockings, or old drawers, or hidden away, whereas they might be put into banks and used to oil the wheels of commerce. Our savings banks are not dealing in money; they are not discounting; they give but a moderate rate of interest. Now, savings banks in the United States are for another purpose. My hon. friend ought to have told us yesterday, in all honesty and sincerity, that there was no analogy. Taking the report of the Controller of the Currency, he says that in Maine there are deposits to the amount of \$53,000,307. That is true, but, if he had only looked at the preceding page, showing the liabilities and resources, he would have seen what the bank does with this money. It has loans on real estate, for instance; it has loans on collateral security and other real estate; it has large discounts to merchants; it has United States bonds; it has city, county, municipal and other bonds, amounting to seventeen millions; it has railroad bonds and stock, fifteen millions; other bank stocks, three millions; other kinds of bonds and stocks, four millions; it has got real estate, so much. Surely, my hon. friend must confess that there is not the slightest analogy between what we understand by a post office savings bank, or a Government savings bank, in Canada, and a bank which is just run like any other bank, except that it has not got the power of issuing notes. I hope I have shed some little enlightenment on the mind of the hon. member for Prince Edward Island, and that in future, when he turns up the Controller's report, he will look at both sides of the account and know how the bank stands. So much for two misstatements. There is another misstatement I should like to deal with, and that is, that Canada lost, as we are told by the gallant knight from South Oxford (Sir Richard Cartwright), \$500,000,000 from 1860 to 1880, being at the rate of \$25,000,000 a year. Now it was a source of extreme pleasure to learn that so immense were our resources, so fabulously rich had we become, that during the last fifteen years we were able to throw away, not \$25,000,000 a year, but no less a sum than \$66,000,000 a year. It is consoling to us to feel that we live in such a country where we are able to throw



away millions at a time and not feel the loss, and perhaps it may have been this unlimited confidence on the part of the hon. member from South Oxford (Sir Richard Cartwright), as to this competency which led him to make a remark which I should like to quote, and to inquire why he had not redeemed his promise. The statement is indeed an extraordinary one, and here it is. In June, 1891, in the Budget debate the hon. member for South Oxford (Sir Richard Cartwright) used these most extraordinary words :

In Ontario to-day we had 22,000,000 acres of land under cultivation. It is not a matter of opinion that if the policy of unrestricted reciprocity with the United States was carried out, each acre would be worth \$10 more, or \$220,000,000 of gain in wealth in land in Ontario alone.

The hon. gentleman further stated :

We had in Ontario about 1,250,000 horses. Unrestricted reciprocity would make each horse worth \$30 more, or a total gain of \$37,500,000.

I ask in the name of common sense why did this hon. gentleman ever abandon the policy called unrestricted reciprocity, when by a mere stroke of his pen he could thus make us fabulously wealthy? If he had only adhered to unrestricted reciprocity, every horse would have been worth \$30 more, and every acre of land would have possessed an additional value of \$10. In fact the hon. gentleman could add to our wealth by millions by a stroke of gigantic financial genius, and he had such unbounded confidence in the resources of the country, that he said: "What matter is that? In the last fifteen years the Government have thrown away a thousand millions, and during twenty years previous have thrown away other \$500,000,000. We will go in now for free trade." The \$220,000,000, or the \$237,000,000 would have been a godsend to us, obtained as it would have been by a mere stroke of the pen, as that sum would have paid the whole of our national debt. We would have risen in the morning free of debt by the adoption of this policy. I ask if it is yet too late for the hon. gentleman to accomplish that great boon? Will the hon. gentleman not come and save us in this, what he calls, the dire hour of our distress, and by a mere stroke of the pen, a mere act of the government, add \$37,000,000 to the value of our horses alone, and wipe out the national debt, so that we will be happy ever afterwards? Then the hon. gentleman tells us that we have also an adverse balance of trade of \$300,000,000. Why, the absurdities that are perpetrated in this House by some hon. gentlemen are past belief. Does any one imagine that if we had an adverse balance of trade of \$300,000,000 our stocks would be quoted in the London market at the highest value of all colonial stocks? Does any one imagine that if we had an adverse balance of trade of \$300,000,000, there would have been offered for our last loan \$300 for every \$100 we wanted? That statement is on a par with

another remark made by the hon. member for South Oxford when the Finance Minister drew attention to our largely increasing exports, "Surely you do not consider \$4,000,000 worth of bullion a very desirable or very valuable asset." I think that when bank after bank in the United States was tottering, when 598 monetary institutions suspended, with liabilities of \$170,295,000, when men, apparently in the most solvent condition were at once reduced to poverty, we in Canada were able to come to their aid with \$4,000,000 of gold, we may all rest assured that if our banks favoured the United States financial institutions with that sum in their dire hour of need, our banks got a fair return for every dollar they advanced, and no asset was more productive at that time than the \$4,000,000 sent over to our neighbours. I may be asked, What are your views as to the tariff itself? It may be said, You have told us you consider it inadvisable for us to attempt a system of free trade, which however suitable to England is unsuitable to Canada; what, however, are your views with respect to the tariff which is now before the House? I have no hesitation in stating my views. I recollect about a year ago an hon. gentleman ruled me out of the party in his newspaper for ten days for daring to express the views that I thought the tariff needed reform. Luckily some leading members of the Government expressed similar views, and I was released from duress vile, and once more admitted to the company of the faithful, for which I felt duly thankful. It appears to me that the one great fault in the tariff is apparently the non-fixity of its character. I think above all things it is important that changes made in our fiscal system must be gradual, and I feel, rightly or wrongly, that the opinion has gone abroad that this tariff is not a tariff to remain in force for the next fifteen or twenty years, but is a tariff which almost one-half of the members of this House are trying their best to change, alter or modify. So long as this feeling exists, it will be a very difficult matter to induce capitalists to come to our aid, to help in developing our resources. The reductions proposed I am unable to speak of, as I have not had time to reduce the ad valorem to specific duties, and calculate the effect. It is unfortunate for the Government that at such a time as this the change has to be made from ad valorem to specific duties, for when goods are so low in price, the duties according to their value must be correspondingly low. And there is accordingly for the time being, only temporarily, I hope, a stronger strain put upon our manufacturer, and he has not the same protection which otherwise I should like to see him have. If I might say a word for Ontario—although I do not wish to speak from a sectional point of view, and have always taken the ground that we must look at the Dominion as a whole—I should like to see some considerable modifications in the duty upon bituminous coal. I think that we

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have in Ontario a pretty heavy burden to meet in this respect, inasmuch as out of the \$961,893 duty paid on bituminous coal that we import into Canada, we have no less a sum to pay in Ontario in the shape of duty, than \$901,966. I think that considering the difficulties under which our manufacturers now labour, considering also the changes that have taken place with reference to the raw material, considering that their protection has been reduced, while perhaps no corresponding reduction has been made in the raw material; it would be well worthy the consideration of the Government to consider fully if some material change cannot be made in the duty on this article. I cannot by any means call the tariff perfect as a whole, but the principle which underlies it is one which commends itself to me and therefore I have no hesitation whatever in giving my vote in favour of the tariff, as opposed to the principle of absolute free trade announced in the amendment of the hon. member for South Oxford (Sir Richard Cartwright). I feel this: That lower priced labour could compete with our labour, whether that lower priced labour is in

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the form of imported goods or imported Chinamen. My desire has been to see grow up in this country a race of workmen worthy of the position of freemen. We are at present trying in this country, the experiment, whether under God's favour, with the blessings of religion and education and free government and unbounded resources, we can have a country where every man will be born to the possibility that he can rise to a life of culture, and not be condemned from his birth to a life of unending, mechanical toil or hopeless drudgery for the mere comforts and necessities of existence. That is the prayer of our party. That is the reason why we desire to give such full protection to labour. That is the reason why we desire to see, if possible, this country a cheap country to live in and a country in which every man will find sufficient for the comforts and culture of life. I hope that our friends of the Liberal party may take a broader and more patriotic view of the situation and join hands in securing such comforts as the necessities of modern civilization demand for our workingmen.

