summated by which the Home Savings & Loan Company, will become the Home Bank of Canada, there will be a bank established with a large and profitable business ready to hand, and enjoying a prestige and reserve resources which have never before been possessed by any new bank.

THE PRESIDENT OF HARVARD ON FOOTBALL

We shall have the hearty approval of many parents as well as of their families in saying that athletic sports have reached a development and a form which are much to be regretted. There are over a score of patients in our hospitals suffering from serious injuries received in what are styled "games." Several accidents of this class have proved fatal this season. In the States a youth is under a charge of manslaughter for killing his opponent by a blow given by a hockey stick. In reference to a similar incident nearer home, a daily contemporary said a few days ago, it was only by mere good luck more such accidents did not occur. Since then another youth was killed by a hockeystock blow. There are patients in asylums for the insane, who owe their brain trouble to kicks or blows given during a football match. One of the brightest, most gifted young men, who ever gave promise of a brilliant career, is now a permanent invalid owing to injuries received as a leader in athletic sports. He rose at a bound to a front position the first year after leaving College, but was driven into retirement owing to physical collapse, although blessed with a remarkably strong physique and constitution. Surely there must be something seriously wrong when exercises which are supposed to minister to health and physical vigour have results so deplorable, at times so tragic?

President Eliot, of Harvard University, has issued an eloquent protest against the evils developed by football, as now played on this continent. We say "on this continent" because on the fields of England, Scotland and Ireland this game is played without entailing any such risks as are incident to it in Canada and the United States. An English athlete, ex-tutor of a famous public school in England, burst out laughing when he first saw what he termed the "clownish costume" of a football team in Canada. In England the game is played in as light a costume as the weather permits, without any protective equipments.

President Eliot lays this moral charge against football and other sports which draw crowds:

"Some of the lesser objections in the game are its extreme publicity, the large proportion of injuries among the players, the absorption of the undergraduate mind in the subject for two months, and the disproportionate exaltation of the football hero in the college world. The crude and vociferous criticism, blame, and praise, which fall to the

lot of the football player can be of no possible advantage to any young man at the opening of his active life; on the contrary, they keep before him an untrustworthy and unwholesome standard of public approval or disapproval.

"The precautions taken against trickery, like the armor and padding against hurts, show what the game has come to be. The carrying into elaborate and highly artificial practice the enfeebling theory that no team can do its best except in the presence of hosts of applauding friends is still another of the lesser evils of football. Worse preparation for the real struggles and contests of life can hardly be imagined. The advocate, preacher, surgeon, engineer, banker, tradesman, craftsman, or statesman who cannot do his best except in the presence of a sympathetic crowd is distinctly a second-class man."

From this moral aspect he turns to the physical: "Violations of the rules are in many respects highly profitable toward victory. Thus, coaching from the side-lines, offside play, holding, and disabling opponents by kneeing and kicking, and by heavy throws on the head, and particularly about eyes, nose, and jaw, are unquestionably profitable toward victory; and no means have been found of preventing these violations of rules by both coaches and players."

Who would imagine the above and following referred to a recreation game practiced by civilized young men?

"New tricks are always desirable, as surprises. The weaker man is the legitimate prey of the stronger. One should always try to discover the weakest man in the opponent's line, as, for example, the man most recently injured, and attack him again and again. If a man, by repeated blows about the head, and particularly on the jaw, has been visibly dazed, he is the man to attack at the next onset. If in the last encounter a player has been obviously lamed in leg or arm or shoulder, the brunt of an early attack should fall on him. As a corollary to this principle, it is justifiable for a player, who is in good order, to pretend that he is seriously hurt, in order that he may draw the opponent's attack to the wrong place."

President Eliot thus concludes his protest:

"If a college or university is primarily a place for training men for honorable, generous, and efficient service to the community at large, there ought not to be more than one opinion on the question whether a game, played under the actual conditions of football, and with the barbarous ethics of warfare, can be a useful element in the training of young men for such high service. The essential thing for university youth to learn is the difference between practicing generously a liberal art, and driving a trade or winning a fight, no matter how. Civilization has been long in possession of much