

For the REVIEW.]

SCHOOL SAVINGS BANKS.

I notice in a recent number of the EDUCATIONAL REVIEW a valuable extract from the Newcastle, N.B., *Advocate*, on School Savings Banks. As their establishment is something of an experiment in this country, it may interest your readers to know how the Dartmouth Bank is succeeding, as well as to know whether the criticism which was referred to in the extract is correct or not.

The Bank here has been in operation eleven weeks—a short time, but sufficient to form an opinion on many points. First, let me remark that the scheme was not advertised or lauded by any one connected with it so that it would have a big “send-off” in starting. The whole matter was conducted quietly, and in many rooms the scheme was simply spoken of *once* previous to opening the Bank, just sufficient to explain its objects and its working. I give you a list of each week's deposits; no exception is made for stormy days or any other such matter, hence some weeks are small, owing to bad weather and to the necessity of having attended four days in the week in order to bank.

The first banking day was December 9th, when \$50.22 was deposited. The rest are \$43.33; \$43.68; \$74.47, first banking after holidays; \$42.82; \$36.09; \$50.88; \$52.93; \$32.04; \$51.25; \$47.33. As you are aware the months of January and February are the hardest months in the year to get cash.

We now have 601 depositors out of about 875 pupils enrolled. Average amount to credit of each depositor 87 cents; highest amount deposited by any pupil \$14. A very large number deposit very small sums—from one to ten cents. This I consider a strong argument in their favor. The amount of withdrawals to date is only \$2.19. As far as inquiry goes, I am able to state that many boys and girls are made more industrious through its working, as deposits of a pupil's *own savings* are encouraged, not deposits given by parents. Many, of course, are too young to earn, and do deposit sums given them; but many of the older ones deposit their own earnings instead of spending them foolishly.

As to the chief argument advanced by the teachers of Northumberland County against the scheme, *i. e.*, that it would place the children of poor parentage in a bad position as compared with those of rich parentage, I can say after careful enquiry and examination of the books, that such is not the case. In fact the largest deposits in many cases are made by those from whom we would least expect it. Active boys, who are willing to earn a few cents on opportunity, have

the largest accounts as a class. The criticism that it will put class against class, or in any way wound the feelings of the child whose parents are not as well supplied with this world's goods as another, does not hold at all. Some from whom we would expect large deposits, come up with two to ten cents, while a poorer neighbor will have twenty-five cents. Our deposits are slowly growing, when we take into consideration the fact that the attendance has been bad owing to severe weather.

Our experience has led us to believe that School Savings Banks must be productive of good in Canada. The sound, practical training they impart in saving and self-restraint as well as the industrious habits fostered, not to consider the sum of money saved, must have a good effect on the youth of our towns where the chief object seems to be to get money to *spend*. When our experiment is tried out a few more months we shall expect all towns of any size and energy to adopt the system, and there can be no doubt as to the good they are capable of doing. In the old world that has been proved. School Savings Banks have come to stay. The battle is with the strong, and he is strong who can point to a cash surplus; still stronger is he who has the power within himself to create that surplus. School Savings Banks are an important factor in giving that power.

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HINTS TO PRIMARY TEACHERS.

A primary teacher should make the children she has to teach a study. To study children is of never-ending interest, as each child presents some new phase in its disposition; and no teacher will succeed unless she knows enough of that child's disposition to lay any subject before it so as to make it pleasing. One of the things to make a primary school successful is variety. Not constantly changing, so as not to give a child time to grasp one idea before it is hurried to another, but connecting one study with the other, or carrying the same idea through both. Children often get a dislike for study by being put through a regular routine distasteful to them. What child does not like change?

Cultivate the senses. What are a child's eyes for but to use? and how many children are not taught to use them? Have you never heard grown persons mourn because they did not notice objects at a glance?

Some persons will go through some particular place once and be able to tell you more about that place than one who has been through the place several times. What is the difference? One has cultivated