

Our Contributors.

TWO WAYS THE MONEY GOES.

BY KNOXONIAN.

Did you ever know a man who liked to pay taxes?

A few good citizens no doubt pay their annual tax-bill without saying much about it. A few more grumble just a little and say something about taxes being as high as a rent. A large number put down the money in a reluctant mood and make disparaging remarks about the council, while a violent remnant threaten to overthrow the constitution, the crown, the capitalist, the combiner and the N. P. Such and so various are the moods of men when they pay their annual tax-bill.

And yet tax-paying is a vital part of government. In fact, taxes are essential to the existence of law and order. At all events that used to be the way. Perhaps the P.P.A. might manage to govern us without taxation, but, so far as we know, they have not laid any scheme of that kind before the electors. A simple form of government from the P.P.A. Lodges would obviate the necessity of having school boards, municipal councils, local legislatures, courts of law and other institutions of that kind might save money.

In the meantime and until the P.P.A. get their form of government in proper working order, we must go on with the business of tax-paying, however unpleasant it may be. And why should it be more unpleasant than the paying of any other money for which one gets good value.

A large proportion of the taxes in Ontario goes for education. Is there any better purpose that it could go for? What prospects would a majority of our children have in this world if they could not get an education? There are comparatively few men in this young country rich enough to send their children abroad for their education. If we had no schools and colleges of our own nine-tenths of our children would grow up in ignorance. Our sons would be day labourers for the American Republic, and our daughters would not be able to read. Thank heaven for Ontario schools. They are well worth much more than they cost.

In towns a good deal of money is used for making and repairing streets. A good street is a good thing. It is a fine exercise to drive your mother-in-law's daughter over a nice smooth street behind a well bred roadster. If you have no mother-in-law it is not a bad thing to give an occasional drive to the daughter of somebody who may yet be your mother-in-law, if you behave yourself and get on in the world. A young man is much better engaged in driving a young woman of the right stamp than in lounging around clubs, loafing in corner groceries, hanging around hotels, or spending his hours with male companions who amuse themselves in a way they would not like their sisters to see. But a nice driver cannot be had without a nice street and a nice street cannot be had without money and the money comes from the taxes.

Light is needed in a town and no town that has had lighted streets for a month would think of doing without it. In fact, the best natured resident of a well lighted town will grumble if the lights are out for one night. Light costs money and the money must be paid in the form of taxes.

Good water is indispensable to the existence of a town or city. There is no way of getting good water without money. The rainfall cannot be depended on. In the good old times the early settlers used to lie down flat and drink out of a spring or running stream. That mode of quenching thirst would not work in a city like Toronto. It would not work even in Brantford under the reign of the P.P.A. It has no style. It is not toney. Besides, in these luxurious times many citizens have grown to such dimensions that they would find the old style of drinking horizontally inconvenient. Fancy Mr. Justice Fergusson or H. H. Cooke trying to quench their thirst in the good old Day. We must have good water and we must pay for it out of the taxes.

Taxes in the country not required for schools are largely expended in making and repairing roads and bridges. A good road is a good thing. The intelligence, thrift and enterprise of a township can easily be estimated by driving over its roads. Good roads save ten times their repairs every year. Bridges are indispensable if there are rivers to cross. Good roads and bridges cost money and there is no honest way of finding the money except by taxation. Even the Patronould not build roads and bridges without taxes.

Of course there are a few people who think the country might not get along well enough without government of any kind. There are people in the South of Ireland who hold and try to practise that theory. Half a dozen progressive citizens were hanged in Chicago not long ago for trying to abolish old forms of procedure. Their theory was that a man should do as he pleases and they illustrated it by throwing bombs among the police. Perhaps we might get along in Canada without paying anything for running the machinery of government. Who can say? Perhaps, on the other hand, if we had no government and every man did as he pleased until after Christmas, we might wish to get back to order and taxation.

But why in the name of common sense, complain so much about just and necessary taxation when people spend money so freely for purposes that are worse than unnecessary.

The liquor bill of Canada is \$37,885,258, a sum about as large as the national revenue, \$7.85 for every man, woman and child in the Dominion.

The drink bill of England is \$101 per family, per annum; of Scotland, \$81 per family; of Ireland, \$52 per family. The people of Great Britain and Ireland spend over \$700,000,000 a year on liquor and then complain about their poverty and taxes. The people of Ireland complain about landlordism, shoot some of their landlords, and pay more for whiskey than for rent. We Canadians spend \$7.85 per head for liquor and raise a great noise about the tariff on coal oil, binder twine and a number of other articles.

Besides the direct expenditure for liquor it should be remembered that the taxes about which people complain are largely caused by the liquor traffic.

What, in the name of common sense, is the use of men complaining about hard times, high taxation, and the expense of government when they worse than burn more money than their taxes.

PENNY SAVINGS BANKS.

BY THE REV. JAMES MILLAR, LATE OF DEMERARA.

During my residence in Demerara, I was forced to observe that almost every person of every age, from the very young to the very old, was in the habit of spending money needlessly, in small sums, it is true, but sums that in weeks would have prevented them feeling the pinch of poverty when work was scarce or provisions dear, and in hopes of assisting those with whom I had some influence, I organized several penny savings banks over my parish which would receive from and pay back to depositors any sums from one cent upwards. These were eminently successful, both black people and East Indian coolies taking advantage of them to lay past week by week such small sums as they could spare.

Since settling again among "white" people, I have seen the same habit almost generally prevailing of spending needlessly the coppers for which there is not an immediate demand. And here in the north, more than in the south, this spending habit is recognized by the manufacturers of these legions of little things, costing "one cent for three" that are exhibited in so many store windows, especially in the neighbourhood of our schools. And in many instances, these add the very pernicious inducement of "prizes with almost every package" and "lots of money prizes."

With the co operation of the Principal of the public school in this town, a penny savings bank was opened recently, with most astonishing results. The bank

is only open once a week, but in the first month 120 persons opened accounts, and in six weeks these had laid past close on \$100. And I feel sure that if the scheme were adopted in connection with every Sunday or week-day school, the habit of saving would soon grow, and the habit of spending be correspondingly checked. The advantages of having a bank account of one's own, and the good resulting from laying past systematically, a portion, however small, of one's income, are so very evident as not to require even reenumeration here. The question only becomes, "Is the scheme simple enough and safe enough to warrant a minister or a Sunday-school teacher taking it up?" The following is our method, which I venture to think is simple enough for any person, and which may have all the security of the Dominion behind it.

Each depositor is given a book, say, six inches by three and one-half inches, of four pages, with a number corresponding to the page in the ledger showing his account. On the first page are printed the name of the bank and the place and hour of meeting. The second and third pages are ruled in columns—one for date, one about an inch wide for "deposited" or "withdrawn," as the case may be, a cash column, and lastly an initials column. Summation is made after each transaction, showing the depositor at a glance how his account stands. With twenty-three lines on the page, this book will serve for half a year when used every week. On the fourth page are the rules; and the following I have found sufficient:

1. Sums of one cent and upwards will be received and paid.
2. Business only done at the specified hour and place.
3. No money received or paid unless this book is presented.
4. In the event of this book being lost, the depositor must immediately notify the cashier.
5. When the sum at the depositor's credit amounts to five dollars, an account will be opened in the depositor's name, with either of the banks of the town, but the depositor may continue his account with this bank.
6. At least 24 hours' notice must be given of an intended withdrawal of sums of one dollar and upwards.

These books cost about one cent each. A ledger giving each depositor an opening, or two pages, and costing fifty cents, and a long scroll cash book, costing ten cents, to be used as a day book, are all the stationery required. In the day book an opening is given to each occasion on which business is done. On the left hand page are entered merely the numbers of the books and the amounts deposited; on the opposite page the amounts withdrawn; and the balance at the close is signed for by the treasurer. The entries in the ledger correspond with those in the depositors' books, save that in the latter the summation is made after every transaction, while in the former, it is only made when a withdrawal is asked for. Thus a triple check is formed, which makes it a simple matter to find out where a mistake has been made.

No interest is paid to depositors, the penny bank being only an accommodation, and a stepping-stone towards the Government Savings Bank, or other trustworthy bank in the town, where larger sums are usually handled. The total outlay for all requisites, need not exceed four dollars; and this will be repaid by one year's interest upon the sum at the credit of the treasurer in the bank referred to.

The reason for rule six is, that something might arise of which the cashiers were not aware, and for which they would not in ordinary course be prepared, to cause a run upon the bank some day, and disappointment and distrust be the result if the depositors were not repaid. With timely notice the cashiers can meet any demand.

I have generally found that the

weekly bank day is looked forward to and little sums are laid aside for it. And the habit of saving is inculcated on several of the six days of the week, as well as on the one when the book and money are taken to the bank. There are many superintendents of schools who could either themselves take up such a work, or could find capable and trustworthy teachers who would. The time required for it need not be more than from one to two hours a week; and I am convinced that the good accomplished by the bank is more than sufficient to warrant the expenditure of these minutes, even of a busy man's week, upon such a scheme. It is not merely children who take advantage of such opportunities for saving the little sums for which there is not immediate demand. Many parents gladly make use of the young person's book to lay past against rent day or the hundred and one events that occur in a family to call for sums that are not usually on hand. The scheme may not seem to promise immediate results that will show in returns to Presbytery or General Assembly; but it is all along the line of helping the people to help themselves. It is at the same time an indication of the desire of the Church to get into touch, being already in sympathy with the people in their common life, and to be useful to them in any way that opens out.

WHAT IT COSTS.

ELI PERKINS GIVES A LITTLE TALK ON THE FINANCIAL SIDE OF THE TEMPERANCE QUESTION.

"Britons," said President Cotton, "spend annually £130,000,000, or \$700,000,000, in drink, an average of \$19 for each Englishman."

America spends \$900,000,000 annually for rum. The money wasted in drink in England, Germany and America would buy all the bread and meat eaten by the three nations. This awful burden compels twice the amount of labour in the world. This drink burden makes two-thirds of our sickness and three-fourths of our crime.

"Yes, but you don't have to bear this burden, if you don't drink," says the drunkard.

You are wrong, my friend; I paid \$425 taxes on my New York house last year. What was this tax used for? It was to govern a city where three-fourths of the arrests were made on account of drunkenness. I can govern myself, but I have to pay \$425 a year to be protected from the criminal classes, made criminals by means of rum.

I was lecturing out in Kansas last spring, where they have prohibition. An intemperate man came to me one day and said:—

"Yes, Mr. Perkins, this prohibition will bring ruin to the State."

"It will, will it?"

"Yes, it will impoverish us and destroy our business houses."

"Now, let's see about this, my friend," I said. "Let's examine this a little." If a Kansas farmer brings a thousand bushels of corn into Topeka, he gets how much for it?"

"Four hundred dollars," answered my friend.

"Now, if they take this thousand bushels of corn to Peoria, how much whiskey will it make?"

"Four thousand gallons."

"And this whiskey is worth—how much?"

"Oh, after they have paid four thousand dollars revenue tax on it to the other thirty-six States, it will be worth about \$4,600."

"And if this whiskey should come back to Kansas you would have to pay about \$4,600 for it."

"Yes; more too. We'd have to pay about \$5,000 for it."

"Would it be worth anything to your citizens?"

"No; I suppose it would cause a great deal of idleness and crime. It would hurt us. I never did think whiskey a positive benefit. I—"