knows of a case where typhoid, happily not fatal, was induced in a lad who crept under the steps of his father's house to remove the dead and decaying body of a rat. Canadians and Americans are notoriously careless in throwing rejected fruit on the streets. This should be stopped. Melon rinds, banana skins, tomato peelings, rotten fruit and vegetables of all kinds, as well as meat bones and dead animals left to breed worms, are a menace to health.

If any one doubts what has been said and asks for proof, here is an instance. Member after member of a family in an Illinois village died of fever. The authorities of the village did nothing, but a doctor, who had both sense and public spirit, inspected the frame dwelling where these deaths had taken place. He found a hollow twenty feet square under the house (which stood on posts), and this hollow was filled with stagnant water and liquid excrement, covered with green scum. Here was the cause of death.

Again, when the small-pox so ravaged Montreal ten years ago, it was found that there were 8,000 or 10,000 uncleaned cess-pools in the city, and the city surveyor admitted that there were "any number of old, foul sewers, reeking with abominations, that cannot be flushed." Further, said a medical journal of October, 1885, "quantities of filth were piled up at the border line of St. Jean Baptiste village (a suburb of Montreal), where a large proportion of the cases of small-pox have been found."

We see, then, that accumulated rubbish and lack of drainage are fatal evils. Many will ask, what are we to do with the refuse of our kitchens, such as bones, or entrails, or peelings? We answer, burn them in the stove or the furnace. Drainage must be looked after, and the use of earth closets should be encouraged. The ignorance, indifference, and neglect of the average householder in relation to such matters are appalling. But the authorities of cities and villages have the power, and they should have the intelligence, to arouse citizens to their duty. In matters of municipal cleanliness it will be found as true as with household economy, that "it is a great thing to keep the cubby-holes and corners clean."

WASTE BY FIRE.

Does the man who sets fire to his place in order to "beat an insurance company" ever reflect that in doing this he robs his own pocket and that of his neighbors? It is *the people* who pay insurance lossses; the mass of the money paid in year by year as premiums on policies goes to pay the millions upon millions of fire loss. The capital of the companies is but a flea-bite in comparison, and will not go far towards meeting the aggregate fire loss. The Manufacturers' Mutual of Boston says:—

"The fact is too generally overlooked that fire loss is absolute waste, diminishing the resources of a community, becoming a tax upon the people, and impairing general material prosperity. Under the insurance system the individual may be protected, but somebody must pay the loss; the insurance companies do not pay it; they merely furnish the medium for its collection from the mass in the form of premiums, and its distribution to the particular owners whose property has been destroyed; and the aggregate burden falls upon the whole community.

"A general vicious sentiment has grown up and prevails that, as the company is the party against which the offence has been done, and which alone suffers loss, it is the business of the insurance people to hunt down and punish the incendiary, wholly losing sight of the fact that the company is merely the collector from the whole community of the funds with which to repair the effects of carelessness and crime.

"As a matter of business, the companies are not interested in lessening the fire loss. The greater the prevalence of fires, the more the insurance which prudence will compel to be carried and the higher the price to be paid for it."

HONESTY THE FIRST PRINCIPLE OF BANKING.

At the second annual convention of the New York State Bankers' Association, held at Saratoga last month, the president, Mr. William C. Cornwell, of Buffalo, delivered his annual message, giving warm praise to Mr. James G. Cannon, of New York, as being more than perhaps any other the originator of the Association. Twenty-nine group meetings of New York State bankers have been held during the twelve months, and the group or district system plays an important part in the life of the parent body. We quote below from Mr. Cornwell's address. A group portrait of the convention is given by the *Rhodes Journal of Banking* for August.

"But other tangible things have been accomplished, and first and most important, the adoption in nearly every group of a uniform statement for borrowers. This was a move to extend the benefits of a practical banking expedient, which is at the foundation of all profit, because it has been demonstrated that losses from bad debts are by far the most dangerous of all those things which tend to sap the surplus and dividends of banks. The estimated figures of losses from this source are appalling and would be still more so if they could be definitely ascertained.

"The banker is trained from his earliest inception in the business, to regard strict honesty as the one qualification without which nothing else is for a moment to be considered. If the bank clerk at the very lowest round of the ladder shows the least symptom of its lack, he is, or should be, dropped from his position. As he advances, trustworthiness becomes more and more the element to be looked for, and when he reaches officership, the trust of the community and of his associates in his strict integrity is the gauge of his advance.

"So true is it that the community looks to its bankers before all others for the strictest integrity, that any news of defalcation here startles and appals the public and is remembered in the locality where it occurs long after other crimes are forgotten. The breaches of trust recorded—comparatively few in number when we consider the vast amounts cared for with undeviating fidelity—are the exceptions which prove the rule.

"No wonder, then, that the banker from his education and the nature of his calling should insist that money, the tool of his trade, must be honest, must be of metal sound and true.* * *

"Honesty is the bulwark of permanent prosperity. Kingdoms not founded upon it are swept away by adversity. Enterprises which seek to avoid its stringent provisions are forced into dissolution. The nation whose currency lacks the element of honesty is doomed to commercial and monetary miasma and disease throughout the entire period during which that lack continues. Dishonest currency is the hotbed of poisonous sedition, revolution and bloodshed.

"The bankers of New York State are in favor of honest money. They contend that the question is not a sectional one—that there is no North, South, East or West in United States money—that the best money for the East is the best money, and none too good for the humblest toiler on the prairies and in the cotton fields. They insist that every dollar of debt shall be paid in a dollar good anywhere throughout the world. They insist upon this, notwithstanding and thoroughly aware that they are themselves debtors to the people to the extent of eight hundred and ninety millions in deposits, and one hundred and ninety-three millions of capital and surplus, which is also the property of the people. Debtors to the people to this enormous extent of nearly eleven hundred millions of dollars, the bankers of New York State raise no question as to its liquidation in sound money, neither have they any doubt as to what sound money is. They know that it is not free coinage of silver at sixteen to one, and they are unalterably opposed to any such wild delusion, because they are sure that its adoption would mean repudiation, contraction and ruin."

NATIONAL BANK STATISTICS.

The statistics of National banks in the United States for the fiscal year closed with June last show a decrease in the number of banks, as compared with the number of National banks in existence as at June, 1894. The number of these institutions has declined from 3,775 to 3,722 in the year. The new banks organized during the twelve months numbered forty-one, while sixty have gone into voluntary liquidation and thirty-six have been placed in the hands of receivers. The National bank circulation has, however, increased somewhat. **The total stood at $207,353,244 July 1, 1894. It now stands at $211,691,035, an increase of $4,337,791 in the year, or a little over two per cent. The**