

to the general prosperity. Thrift and temperance are very nearly allied; each is helpful to the other; and, having regard to the enormous national waste caused by intemperance, there can be little doubt that if the people of these islands were more temperate and thrifty, our home trade, and the profitable employment of our people therein, would be very greatly increased.

"The well-known thrift of the peasantry and artisans of France had had a large influence in developing the commerce and manufactures of that country, and has also enabled her people to recover, with extraordinary rapidity, from the effects of a great national calamity."

It is thus considered with all the importance of a national matter, and justly so, because the training of the nation is carried on in the schools of the country, and on the effects of the education imparted therein, whether of mind or of habit, will depend the future tone and character of the people who compose the nation.

It may be asked how do the scholars obtain money in sufficient quantity to make it worth while to establish a School Savings' Bank. One source is mentioned in the circular:—

"In some schools, in which it has been the practice to give small money premiums for special proficiency, industry, or good conduct, these prizes have taken the form of a deposit in the savings bank in the scholar's name, so that, on leaving school, he has been presented with a bank book, and a substantial nucleus for future saving. In Art. 19 E. of the Code there is a special provision for the payment of a sum of 40s., or 60s., to the managers of a school in respect of each pupil-teacher who, at the annual examination, passes fairly or well. There is a further direction that this sum shall be divided, in such proportions as the managers may determine, between the pupil-teacher and the master or mistress by whom he has been trained. The sum thus assigned to the pupil-teacher may often, with great advantage, be placed in the savings bank, and reserved until the completion of his apprenticeship, to meet the expenses necessarily attendant on his admission into a training college."

As another source, it is well known that children are frequently supplied with coins by their friends and relatives, which are disposed of too frequently in objectionable ways. Dime novels, chewing-gum, toy pistols and gunpowder, fireworks, crude fruit, cheap candies, *et hoc genus omne*, are the pernicious wares that attract the juveniles of this country; and it is most likely the children of Great Britain are possessed of similar degenerate proclivities.

To our mind the most important idea is that children may be early taught and trained to assist their parents with these savings, and thus be inculcated with one of the noblest motives that could be implanted in the breast of a child. In cases where parents do not need this help, the money might be used to fit out the youth on entering into business, assist a young bride in adding comforts to her home, or be generally available for the proverbial "rainy day."

Now comes the practical part of the arrangement:—

"My Lords have no wish to interfere with any existing plans which are found to work well; but they desire to direct the special attention of school managers and teachers to the facilities which are now offered by the Post Office for the establishment of penny banks in schools. Such banks, when formed, may readily be placed in connection with the local post office savings bank, and persons proposing to establish them should apply to the controller of the Post Office savings bank department, General Post Office, London, when all needful information will at once be given. Small books for the use of the children have been prepared, and are issued gratuitously by the savings bank department, and the necessary rules, which are few and simple, will be found printed in each of these books. Suitable ledgers for keeping the accounts of the school bank in a simple form can also be obtained at a small price. Deposits of small sums should be entered in the scholar's book and

in the school ledger, and as soon as the sum paid by any depositor reaches a sufficient amount, he should be assisted to open a separate account in his own name in the post office savings bank, and he will thus be able, if he wish it, to make his subsequent payments direct to the post office. As, however, no deposit of less than 1s. is received at the post office bank, he may continue to pay into the school bank as before."

It may be thought that the teacher has quite sufficient to attend to in the performance of his scholastic duties, without being hampered with banking work of such a petty nature. True, and "my lords" think so too, for they offer as a suggestion, that

"Two or three managers or friends of a school may act as trustees of the school bank, and may open an account with the nearest post office savings bank. It should be arranged that, on one or two mornings in the week, one of the number should be present to receive deposits, and to conduct the simple business connected with the withdrawal of money or its transfer to the post office bank."

The teacher's countenance, aid and good will are, however, relied on, and we are sure that every teacher who is not a mere "knowledge machine," and who is possessed of the requisite amount of "the milk of human kindness," which teachers, of all others, should possess, will lend their assistance in carrying into effect a project calculated, as this is, to have such a beneficial influence on social science.

—There has been a good deal of discussion on Mr. Blake's speech at the recent Convention of the University of Toronto. The *Mail* charges Mr. Blake with deliberately belittling the denominational colleges, and virtually insulting the denominations; the *Globe* indignantly repels the imputation, affirming that only the ingenuity of political malice could put such an interpretation on his remarks; while the *Christian Guardian*, disclaiming all political bias, declares that some of his remarks may fairly be considered as calculated to injure the denominational colleges in the estimation of those who are not familiar with the quality and quantity of the work actually done in these institutions. It seems to us that the *Mail*, in its eagerness to make capital against an eminent political opponent, has made most of certain inadvertent expressions, and misrepresented Mr. Blake's real attitude towards the denominational colleges. No one who knows anything of Mr. Blake's high sense of justice and thoroughly liberal sentiments, will, for a moment, accuse him of hostility to these institutions. But besides this, Mr. Blake is not an imbecile—he, the leader of a great party, whose aim is to lead that party to a brilliant victory, would hardly pursue the infatuated course of insulting the great Methodist and Presbyterian bodies by an unjust and groundless attack on their cherished institutions. On the other hand we can hardly agree with the *Globe* that none of Mr. Blake's remarks could be fairly thought objectionable by friends of the denominational colleges. We rather agree with the *Guardian*; and, while acquitting Mr. Blake of any intention to belittle the denominational colleges, venture to say that some of his expressions were at once extremely infelicitous and calculated to produce erroneous impressions on the minds of those not conversant with the facts. His statement, for example, that "Victoria College, at Cobourg, would naturally take up a very considerable portion of the youth of that town," is certainly open to criticism.