

hungry man, charity exercises its beneficence. If you proclaimed that upon a certain morning one dollar would be given to every deserving underfed man and woman in your city, of every hundred applicants probably eighty would be thoroughly undeserving, ten would come with the express object of placing a bandage over Charity's eyes. Six would come in order to ascertain whether Charity was as simple as she seemed. Four would arrive with broken pride, a keen conscience, and a half-starved anatomy. And dozens, really in sore need of that dollar, would read your advertisement merely as an incentive to do greater things and stride further from the reach of charitable assistance.

Here in Canada we have all the materials for the upbuilding of a system of pauperism, such as in England, and which is a disgrace to civilization. The materials here, it behooves a young and ambitious nation to cast away the beginnings of such a system. Pauperism is an evil made up of the poverty of the genuinely unfortunate and the laziness of the work-shy. If charity be not very careful, the influence of the latter predominates; the voice of the work-shy becomes a pitiful plaint. Strenuously does he appeal for employment; at the slightest sign of labor, the cry echoes in some other direction. Half the men who beg money to obtain food would not walk with the donor to a lunch counter. When pauperism becomes a fester on a nation's being, it is incurable—except, perhaps, by drastic means such as Carlyle suggested: Bottle them and feed the Army and Navy with them. In London, where the problem of the unemployed will have to be throttled instead of being enlarged by political and other tinkering, one may observe the appalling growth pauperism has attained. There may be seen in one "workhouse" what would be enough population for a good sized town in Canada. From one to two thousand persons in each institution fed, clothed and supported by the ratepayers. This year the number of paupers in England is enormously greater than in any one of the previous thirty years. London is the centre of it all. Defoe once described that city as "the needy villain's general home." In the world's metropolis, the welfare of the poor and the work-shy is under the control of thirty-one municipal bodies, which in turn are under the jurisdiction of a Government Department, the Local Government Board. Each of these municipal organizations are responsible for the up-keep of any number from one to five pauper institutions.

These facts are given for an obvious reason. While Canada should not exercise fully its right to dictate as to who shall be its future citizens, it has every cause for exercising the most careful measures in selecting its immigrants. The fatality of transferring a good sized portion of the pauper problem of England to the cities of Canada will neither lighten the economic burden on Britain's shoulders, nor accomplish anything but harm to the Dominion. We do not agree with the plea that only the most physically and morally strong should step foot on these shores. New surroundings, a healthy national atmosphere, the prevalence of the spirit of work, has frequently injected into the dejected a new manhood. The pall of life in an over-crowded and underpaid city has smothered many men. The transportation of their weary body of bones to a land where they may imbibe vim of the very best is something good.

That the country is in urgent need of labor is unquestionable; that this need is less in the winter is equally so. That labor gravitates to populous centres is beyond doubt; that charity sometimes allows the spirit of financial enterprise to smother it into the background is also true. Canada wants population, and much of it. But it needs the right kind. To dump the surplus members of the English pauper household on to the prairies of Canada is as undesirable as it is insane. The man who has been the God-child of the British poor laws for years is more out of place in a growing country such as this than is the sprawling fish under the foot of the sportsman.

The cult of charity is becoming a very live topic in regard to the Dominion's unemployed question. Soup kitchens, and labor bureaus, and food tickets very often have birth in the robes of Charity. In turn, they frequently give birth to the sturdy pauper. Over these words men may ponder for the sake of those who are to live fifty years hence. No serious situation has arisen, no crimes have been committed; possibly little imposition has been made upon charity. But scattered throughout the country in a chaotic state are all the beginnings of social problems which have been a curse to older countries. Look far into the future—that present doings may be right. Regulate the happenings of to-day to ensure the upbuilding of the sort of Dominion of which many dream.

MONEY MATTERS.

The November Bank Statement still more effectually renders foolish the complaint that New York financial interests were being bolstered up with Canadian money at the expense of the interests of the Dominion. While the call loans in Canada have decreased during the month of November by the sum of \$1,100,000, the call loans elsewhere have decreased \$6,800,000. The decline in this item since September is striking:—

September.	October.	November.
\$63,158,601	\$47,446,488	\$41,198,293
	Decrease.	Decrease p.c.
	\$11,959,308	.26

The deposits account this month shows some rather extraordinary changes, there being a decrease of some \$18,000,000 in the deposits on demand and after notice. The former declined \$10,000,000, and the latter \$8,000,000. These withdrawals are probably due to two reasons. First, a great deal of investment buying in stocks; and second, the demands on the resources of both the business firm and the individual made by the festive season. The statement was not received from Ottawa until late this week. Some further notes and comparisons will be printed next week.

EDITORIAL NOTES.

It is a commendation to the laws of Canada that they are exploited by Americans in advertisements. The Yukon Basin Gold Dredging Company—a concern which has valuable leaseholds in the Klondike—in large advertisements in American publications ask for stock subscriptions. It points out in display type that the company is incorporated under the "strict laws of the Dominion," and for that reason is thoroughly safe.

* * * *

New Year's Day is for resolutions, always good. There are few more deserving institutions than the Toronto Sick Children's Hospital. A happy Christmas was there enjoyed through the thoughtfulness of the hospital's many patrons. There is yet time for the kind, yet forgetful, man. His outgoing mail on New Year's Day should contain a little good cheer for this institution. Or if he be passing the building, a neat little collecting-box makes a mute but none the less stirring appeal.

* * * *

Victoria is one of the very few cities of the Dominion, if not the only one, where the financial stringency has been, and is, felt to only a comparatively small degree. Many monied people live there; and besides, while it is growing, its real estate speculation has not been so tense as in some other places. Consequently, the slack times are not noted by contrast. Located on Vancouver Island, the main centre and the capital of the Province, it jogs steadily along, one could almost say, independently of other cities in British Columbia. Busi-