

stranger, for the very good reasons, that one dreads to be imposed upon, and time cannot be taken up in enquiring into such cases. This is a special work done by the Society—it has facilities for discovering the truth of such applications, and gives all the assistance in its power if the facts are found creditable to the applicants. Then, again, helping people who have been unfortunate to make a fresh start in life—for example: the woman who applied early in the season for a loan to enable her to open a dining-room; she was convinced that she could make a success of this venture if she only had the means to make a beginning. The case was fully investigated, and the money loaned. In January part of the loan was returned, and the woman is now making a decent living by her own exertions instead of living on charity. Occasionally, too, the Society will combine with one or other of the National Societies, and pay the passage of persons who have relatives in the Old Country who will look after them; and occasionally fares are paid for persons who have been promised work out of the city. The Society has another specialty in the "labor test" for women. The report of this Committee has been heard. An average of sixty women per week getting work from the Central Rooms, and receiving payment in money. The majority of the fourteen divisions also give out work, and pay for it in provisions; therefore we contend that this Society is much more than an out-door relief organization.

The expenses in the distribution of the funds are as small as can possibly be managed with. They are as follows: Each of the fourteen divisions has its depository, in which is kept the provisions for the poor. In most cases \$3 per month is the amount for rent, in some cases \$4, but in no case higher than \$4; these rooms are, as a rule, rented from persons in poor circumstances. The rent of the Board-room, \$10 per year; the printing of the Annual Reports and cards for offices; the order and collecting books, with advertising, complete the expenses of the distribution. This year the total amounts received are, \$3,400, and the expenses \$300; so that it costs 9 per cent. to manage the work of the Society.

There is a word peculiarly dear to the civic heart when speaking of reforms in the charities—that word is "overlapping"; it is supposed to be conclusive—to clinch every argument. It is intended, no doubt, to submerge all our opinions on the subject, but we cannot help these same opinions from turning up serenely and daring to look this terrible crime in the face. What is it? What does it mean? Simply this, when you examine it closely, a family, say, of father, mother and six young children having come to the last of their provisions, and having no money to buy more (the father being out of work), go to one of the depositories of the Society and are given a small quantity of provisions. When this is finished they go to the House of Industry and get some bread, and may be a quart of soup; they may also get a quarter ton of coal from the Society, and another small measure from the House of Industry. This is overlapping; the Relief Society cannot give them enough to live on, neither can the House of Industry, but between the two they get as much in one