

trained in some trade or occupation which may lead to their future success in life. During the past year 25 boys have been sent to situations, or otherwise provided with regular employment.

#### SAVINGS BANK.

The Savings Bank continues in successful operation : and in spite of hard times, has maintained its credit as a most useful branch of the work. The first deposit of the newly reclaimed vagrant is an important step, involving entirely novel motives and aims ; and in not a few cases has proved to be the beginning of habits of honest industry and thrift. The deposits are in many cases temporary ; the small accumulations being withdrawn from time to time, for supplies of papers, clothing, or to pay their daily 10 cents, when they have been unsuccessful in their precarious trade as news-venders. But the laying by for the future is in itself an important lesson ; and even the learning to know that they can deposit their savings with the Superintendent, and reclaim them when needed, is the beginning of entirely new ideas ; as is often seen in the contrast between the jealous suspicions of a strange boy when first admitted into the Lodging, and the confidence inspired in the older occupants as the result of their experience.

During the past year there have been 45 depositors in the bank, of sums varying from the lowest of 34 cents, to the highest of \$76 ; and amounting in all to \$504.57. The depositors are encouraged by a quarterly addition of 5 per cent. on their deposits. Banking operations on such a scale may tempt grave financiers to smile. But experience proves that their indirect results are in many cases of great and permanent value, as incentives to frugality and industry.

#### HOME FINANCES.

The payments of the boys for board and lodging, including an extra charge for dinners on week-days (specially provided for those in regular employment,) for washing, and for their

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