says, "Savings banks should above all be placed within the knowledge of the children, and their methods and advantages should be explained to every child. This would be the surest way of bringing within their reach the realization of the sense of order which culture creates. Savings banks offer most attractive facilities for impressing youth with the value of providence. While the pupil is learning the advantages of sacrificing the small pleasures of the present for the greater pleasures of the future, through his weekly investments in savings bank credits, he is acquiring a new zest for the mastery of arithmetical sums and the rules of interest.

Providence is the faculty which there is most need to cultivate in the child. Education must instil into the thought of the child the character of property, the desirability of its lawful possession, and the means of acquiring it. Criminality largely flows from hazy conceptions of the character of property and proper methods of acquiring it. Education should enforce these things upon the minds of the young by the most simple and concrete methods. Children are like savages in their conception of property. Anyone who has watched the Indians at an agency, spending the money which they draw from the government, knows how aptly they represent the childhood of the race in the use of money. While they are wretchedly housed and clothed, they will invest their money in bright tin boxes and Saratoga trunks.

Hamilton also shows that unless the parents are indoctrinated with the idea and give the children their co-operation, the full value of the savings cannot be reached. Poor parents, whose children earn money out of school hours, are often incompetent to advise their children as to how to spend their earnings, which are often spent to the injury of the children. Newsboys are alarmingly addicted to the use of cigarettes. If their parents could be induced to become patrons of the savings banks in ever so small a way, the children's accounts would have secured a powerful ally.

In the case of well-to-do parents, the need of such co-operation is also great. To such families the savings bank visitor might suggest salutary modifications in the domestic economy. The pampering of children in such families is likely to prove their ruin. A parent, who is able to respond to the wants of children, is naturally apt to run into the fault of catering to their appeals unwisely and indiscriminately. The children of the poor have in this respect the advantage. If they know nothing of saving, they at least learn the lesson of making.

To quote again, the author says: "A wholesome doctrine for the adoption of well-to-do homes would be to teach the children to look to their parents, as a matter of course, for provision for their physical necessities, and for their education, but for nothing more than this. Facilities for earning should be afforded by the parents, if necessary, in the care of the house and gardens, or the furnace, or amanuensis work, or doing errands. In such cases payment should not be made in money, but in certificates of deposit in the savings bank. Every opportunity and facility should be used for increasing the familiarity with the savings bank."

Macmillan & Co., New York.

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