

homes till they are ripe for a repetition of the vices and career of their parents.

The social and economic problems in regard to the poor are neither few nor simple of solution. What is to be done for the honest poor who desire to better their condition? and what remedies can be offered to repress the degrading process by which a poor man becomes a pauper? How, in fact, can the worthy poor be enabled to help themselves, and how can the pauper and the tramp be exterminated? The task of maintaining the helpless is a very small one compared with the tax to maintain the idle and the undeserving. The rate-payer and the charitable have to support not only themselves but the poor and destitute of every kind, and it is important to them to aid in any effort towards the co-operation and efficiency of our charities.

Charity comes to be administered within a score or so of institutions in cities like Toronto, and so far as indoor relief or assistance is concerned there is not so great a necessity for any organized co-operation. The waste and abuse and imposture is chiefly in regard to outdoor relief, and it is all the more in those cities where no well organized association of charities exist. It is of this organization of alms-giving that I propose to treat principally in this paper.

Within the last seven years 36 charity organizations have sprung up in the United States, and it is on the experience of the workings of these institutions that I propose to direct your attention. I have preferred relying upon the reports of charities in those cities having so many features in common with our own, and so have not gone into the workings of any other foreign charities. The *Monthly Register*, of Philadelphia, collects information from all quarters, and is the official journal for a large number of charity organizations. It is obvious that wherever a Poor Law system prevails there would be fewer materials for our guidance in organizations than where no legislation is required for their efficient working.

The principles upon which American charity organizations are founded are very simple and very well understood.

A charity organization does not mean one mere charitable society. "It means," in the language of Mr. Kellogg, the organizing Secretary of the Associated Charities of New York City, "an alliance offensive for economy, thoroughness and efficiency of all such organizations of public official relief, and of congregational and individual