

average, small; this, however, is a good omen, showing, as it does, that the money deposited is in general saved by the children, and not merely money placed to their credit by indulgent parents, who have given them the money for that purpose.

The bank accounts are regularly audited and the interests of the pupils fully protected. As a first step in industrial education it is important, as pupils are encouraged to earn money regularly, and not to depend entirely for funds on their parents.

The arguments in favor of such institutions, especially in cities and large towns, are convincing and conclusive.

An extract from *Harper's Bazar*, reprinted in the Report of the Commissioners of Education, Washington, says, in speaking of their adoption—"They have added to the curriculum a continual object lesson in thrift, industry and self-denial—a practical lesson, which without pushing any theoretical instruction out of its way, can do more to undermine the dangerous communistic spirit of the age than any amount of mere book learning." The commissioner, in his remarks on their adoption, calls them "valuable helps to national education."

He remarks that for two years, 1885-7, only six banks were established, but that at least one hundred would be in operation in 1888. He squarely endorses them and gives a sketch showing how they are worked and a *resume* of the work done by them in various countries in the old world. France had, in 1886, 24,000, with savings aggregating \$2,400,000; Italy, 3,456; Hungary, 700; England, only 2,000 in 1886, but now the number is at least three times as great. Last year London established a bank in every school under its control.

I have before me the 18th annual report of the Liverpool Penny Savings Banks, which states that in 1888, 180 banks were in operation, with 758,207 transactions. They have received £24,518 3s. 2d.; withdrawals, £18,971 8s. 4d.; transferred to Liverpool Savings Bank £5,402. Balance on hand £8,808 14s., due to 51,891 depositors. They have opened 1,531 accounts in the Liverpool Savings Bank, for depositors whose deposits had reached the limit, and this shows a large increase over previous year.

They have had great success in all the large cities and are now being generally adopted. This article must necessarily be too short to give many arguments for their establishment, but if the subject is of interest to any of your readers, I shall be pleased to furnish them with all desired information.

Step by step we are taking advanced ground, and with a free kindergarten in every large school, and kindergarten methods introduced into all primary

schools, we will have, with school banks, two of the greatest lessons in economy, system, industry and culture, that can be given to the young in industrial education. No educationist will deny that a well educated and industrious person has within himself the conditions that will give him a prosperous and contented life,—a life that will help to make the world better and richer. We think that these institutions will do much to bring about these conditions, and, therefore, all efforts should be made to have them established.

Yours truly,

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For the REVIEW.]

Music in Schools.

Music by general consent forms an important part of the course of study. Its utility in voice, culture and physical development, in improving discipline and brightening school life makes it most desirable—almost necessary in every school-room. Rote-singing partially secures a few of these advantages. As a rule, however, it is in a quality of voice to which it is not agreeable to listen. "Music implies *sweet sounds*." The musical training in our schools should improve the quality, tone and compass of the voice, make the ear sensitive to nice discriminations of sound, and increase the pupils' love of good music and their capacity for the enjoyment of it.

How can these important results be secured without taking too much time from other studies and without specially skilled teachers? This question has been completely answered in Great Britain, Paris, Toronto, New Jersey and other parts of the United States. For some time a natural prejudice caused me to favor the Staff Notation rather than the Tonic Sol-fa system, but I have been compelled to a different conclusion within the last eighteen months.

1. Some of our teachers have adopted the Tonic Sol-fa, and have produced results by it unattainable by the old system, unless by five times the labor and time, and in the case of some primary departments altogether unattainable.

2. In England, Ireland and Scotland, where the mass of the people are much more musical than in America, and where music has reached much greater perfection, the Tonic Sol-fa is almost universal.

3. It is rapidly gaining ground in America; 500 American and Canadian teachers have declared emphatically in its favor.

4. I have not heard an adverse opinion from any person acquainted with both systems, and therefore qualified to judge between them.

5. For school purposes the Tonic Sol-fa possesses this important characteristic, that special musical talent is not necessary to teach it successfully.

Mr. Anderson will give a course of fifteen lessons or more on the Tonic Sol-fa system for the special benefit of teachers. Classes will be formed and the preliminary lesson given on Monday, the 4th of February, at 4.30 in Brunswick street