

Ice for the Poor.

*It so falls out
That what we have we prize not to the worth
Whiles we enjoy it; but being lack'd and lost,
Why then we rack the value; then we find
The virtue that possession would not show us
Whiles it was ours.*

Shakespeare.

For a few days past Montrealers have had good reason to exclaim about the extreme heat. Many suffering citizens groaned at the apparent removal of the metropolis to the torrid zone, that broad belt of the earth, between the tropics, over which the sun is vertical at some period every year. Yet during all the brief period of great heat we enjoyed the possession of something we "prize not to the worth whiles we enjoy it"—an unlimited supply of ice.

We "rack the value" of ice when on a Sunday evening in August the refrigerator reveals the loss of the last of that with which we reduce the temperature of our favorite beverage, preserve some degree of solidity in the butter, and prevent the milk from changing into a coagulated mass of sourness.

Fortunately the price of ice in the Canadian cities places this necessity within the reach of nearly all save the extreme poor, and to those who reflected, while enjoying cooling drinks during the heated hours of last sweltering Sunday, upon the sufferings of the children of the poor, nothing can seem much clearer than the natural direction of midsummer charity. Would we but all relieve, according to the measure of our means, those objects immediately within the range of our personal knowledge, how much of the worst evils of poverty might be alleviated! Without harbouring the slightest wish to depreciate the value of the splendid gifts periodically bestowed upon our colleges, we venture to think that even the cause of education, noble as it is, has not so strong a claim upon our wealthy and benevolent citizens as may be found in the silent and unobtrusive sufferings and privations of the poor.

In severe winters, when hard times occasionally drive the British laborer into the streets with his mournful cry of "no work to do," the duties all men owe to distress are easily discharged. The public soup-kitchen relieves his hunger. When will some humane men unite to provide ice for the poor of Montreal? The mere thought of their sufferings when, prostrated by the heat, they toss about with no prospect of the comfort which cooling drinks can give, and without the relief derivable from poultices of crushed ice applied to their burning brows, ought to make them objects of compassion. The very poor have in themselves something sacred and endearing to every good heart, and even such tender mercies as the providing of soup in the winter and ice in summer are twice blessed to the givers.

Some Satisfactory Statistics.

One of the best and certainly the most interesting of volume, issued from the Government printing bureau, at Ottawa, is the Statistical Year-Book of Canada, and that for 1899 fully maintains the reputation of Mr. George Johnson for excellent work.

As exhibiting the extraordinary growth of the Dominion, the numerous tables in connection with currency and banking are most satisfactory, and tell a story of progress, of which Canadians may well be proud. A particularly interesting compilation gives the capital, assets, liabilities and other particulars of the chartered banks in each year since Confederation. These averages are made up from the twelve monthly returns sent by all the banks to the government. We have not space for the table in its entirety, but the following are the figures of some of the principal items of every fifth year since the provinces were welded together.

Calendar Year.	Capital paid up.	Notes in circulation.	Total Deposits.	Assets.
	\$	\$	\$	\$
1868.....	30,507,447	9,350,646	33,651,594	79,860,976
1873.....	54,690,561	65,426,042	65,426,042	166,056,595
1878.....	63,082,861	70,856,253	70,856,253	175,450,274
1883.....	61,390,118	107,648,383	107,648,383	228,084,650
1888.....	60,354,035	125,136,473	125,136,473	243,504,164
1893.....	62,009,346	174,776,722	174,776,722	302,696,715
1898.....	62,571,920	236,161,062	236,161,062	370,583,991
1899.....	63,726,399	266,504,528	266,504,528	412,504,768

The percentage of total liabilities to total assets at the close of last year was 77.24. The total amount under the heading "Discounts to the People" is almost equal to the total deposits, being \$251,467,076. Altogether the condition of the chartered banks of Canada, as shewn by their returns, fully deserves the confidence displayed therein by depositors.

Bank Reserves and Overdue Notes.

Another interesting table in the Statistical Year-Book is that showing the reserve fund held by the banks according to monthly statements rendered since 1838. These funds, which are really so much additional capital for employment by the banks, have increased greatly. In a period of fifteen years, between 1884 and 1899, the reserve fund increased \$10,809,796, or nearly 60 per cent.

But the most interesting table to bankers and to all those who take an interest in the commercial condition of the country, is that giving the overdue notes and debts in chartered banks, the proportion shown being to total amount of call loans, current discounts and loans to governments. The table covers a period of twenty-eight years, and it is something for everyone to rejoice in that the proportion of overdue notes held by the banks last year was the smallest ever recorded.