

membership of the Board of Trade. This means that the employer will obtain the ticket for his traveller instead of the latter obtaining it for himself, as heretofore. Thus the point in dispute, so far as this railway is concerned, has been settled in favor of the employers of commercial agents. Similar arrangements are expected soon to be concluded with other railway companies. Separate arrangements have been made for members of the Board who live outside of the city. The tickets, which are not transferable, are confined to a distance of 225 miles from Toronto.

THE INTEREST QUESTION.

For several years, the rate of interest has steadily declined. Banks, building societies and private lenders in Canada have reduced rates in accordance with the diminished yearly value of loanable funds the world over. Discounts are obtainable from our banks at from one to two per cent. less than was charged a very few years ago. Leading bankers in Quebec and Ontario have put down the rate on deposits from five per cent. in 1880 to three per cent in 1885. Building societies in this province have brought down their rate to $4\frac{1}{2}$ and 4 on long terms. But the Government of the Dominion continues to pay four per cent. on Call to the depositors in its Savings' Banks. This is more than it can to borrow for, in the open market, and for a term of years. If there is reason to believe that the rate of interest will continue to decline, borrowing for a long term would put the government at a disadvantage; but so far as it might be necessary to substitute borrowing in one form for borrowing in another, the loans need not be for a long time.

On no principle can the government be justified in giving lenders who make use of the Official Savings' Banks more than the market rate of interest, or more than it can borrow for in another form. A large amount of loans accepted on call might, in some eventuality, prove a serious inconvenience, and this incident of this form of loan ought to be taken into account. Such loans are therefore less and not more valuable than loans contracted in another form. A government which has undertaken the supply of a part of the currency of the country, and made itself liable to be called upon by the banks for heavy supplies of specie, ought not to complicate its relations to the Banks and to the public by accepting on call an amount of deposits which, in time of crisis, might prove extremely inconvenient. If it ought not to do this, on any terms, it is very unwise for it to do so on terms in which it outbids most competitors for floating loans. Instead of being higher, its rate of interest ought rather to be below the general rate paid by loan corporations, and the preference in favor of government security makes it quite unnecessary that it should pay more than the average rate.

It is not the business of the government to secure any class of lenders an abnormally high rate of interest. In doing so, it is unjust to non-depositors in the Official Savings' Banks. The loss on the operation, and loss there certainly is, has to be made up out of the general revenue. As between

two classes of citizens, depositors and non-depositors, the discrimination is unjust and indefensible. A new Minister of Finance has here a duty to perform to the public, the avoidance of which has been too long continued.

THE PUBLIC HEALTH.

Amid all that has been said and done with respect to the epidemic of small-pox which has ravaged Montreal, is terrorizing Prince Edward Island and rears its ugly head in various American and Canadian towns, while vaccination, as a preventive of contagion, has been every where the cry, not enough attention seems to have been paid to the preventable conditions which may invite the disease. We have thought it well to see what the journals of the medical profession have to say upon a matter of such gravity, recognizing that the researches and conclusions of those whose business it is to detect and fight disease, ought to have at least a portion of the attention which has been given to newspaper reporters and lay health-officers in their recent noble efforts.

According to the admission of Dr. Larocque, ex-Medical Health Officer of Montreal, we quote from the October issue of the *Canadian Practitioner*: "There are eight or nine thousand uncleaned cess-pits in that city. The City Surveyor has also publicly admitted that there are any number of old, foul sewers, reeking with abominations, which cannot be flushed. We are also informed" continues the journal quoted, "that unlimited quantities of filth have been piled up at the border line of St. Jean Baptiste Village, where a large proportion of the cases of small-pox has been found." What wonder that when such a dreadful condition of things was made known, a central Board of Health was formed which, as well as local boards, is under provincial authority, and that, very late in the day, it is true, "all streets, lanes, yards, privies and public squares" were ordered to be "thoroughly cleaned at once."

We learn from a resident of Montreal that the lamented death of Sir Francis Hincks from this loathsome disease, was what aroused the community to a sense of its danger. "We knew," says his letter, "that small-pox existed in the east end. For many years, off and on, it has existed there, to the heavy cost of the infant or adolescent life of the superstitious and misguided French people who would not be vaccinated. It was no use to coax, lecture or threaten them. They preferred having their faces *picotte* or seeing their children die to taking reasonable precautions against infection. But when a distinguished man took the disease, and miles away from the centre of infection a valuable life was snatched from us, the English quarter took alarm and forced even the less apathetic of the French to action."

When the thorough-going British people of the city began to act they did so, happily, with small regard to lazy and incompetent officialism. "What with all their bluster the Health Board was unable to accomplish, private citizens accomplished silently." The leading manufacturers imposed rules

of cleanliness upon their employees and enforced vaccination. The Wholesale Clothiers' Association appointed and paid a physician to vaccinate their workers, those who refused to submit being discharged, a method which brought many to their senses where the moral suasion of the health board failed. Isolation of sufferers from the disease was carried out faithfully, in spite of the resistance, often violent, of relatives or even of riotous mobs. Attention was given to cleansing premises and to removal of filth from public places. By this means the average daily mortality from small-pox has been reduced from fifty-two to about a dozen, and a continuance of them promises to stamp it out.

But we wish to recur to the importance, for other cities and towns, of removing the zymotic contagion. To inoculate the human system with cow-virus is a good thing, but it is a better thing to prevent the poison germs which float in the air and get into the human organism, there to ferment. Says Dr. Grant, of Ottawa, in the *Canada Lancet*, dealing with impurity in air, soil or water, as factors in the development of zymotic disease, "the death-rate in man and animal, from foul stock-yards and filthy alleys, in towns and cities, is much greater than the public is aware of," and he dwells, later, upon, "the vast importance of street cleanliness." Dr. Baker, secretary of the Michigan Board of Health, declares that "the work recommended to be done as a preparation for cholera—such as preventing and abating nuisances; attending to drains, sewers, privies and cess-pools; cleaning up generally and being unusually careful with regard to food and drinks," has in Michigan lessened sickness from nearly every disease. Fevers, diarrhea, dysentery, measles and various others named, have been less prevalent in July, 1885, than in the same month of seven previous years, although the atmospheric conditions of July, 1885, were less favorable to health than the average.

The *Medical and Surgical Journal*, of Montreal, says, in an impassioned article, "No half measures will suffice, * * Compulsory vaccination; compulsory isolation are the only means which will effect an abatement of this gigantic evil. * * Just as ignorance, neglect, indifference carelessness, have caused the outbreak, so the opposite of these, applied to the well-known rules governing the management of small-pox cases, will equally effect its arrest. * * This scourge undoubtedly originated from a simple case of varioloid."

A correspondent of the *Journal of Medical Science*, writing from Montreal under the signature of "Ismenns," has this to say, when commenting upon Dr. Hingston's recently published work on the climate of Canada: "For the second edition of this work, we would recommend, in place of this paragraph (quoted) the following sentence: 'Owing to the great carelessness and ignorance of certain hospital authorities, the dense stupidity and superstition of a large number of the population, and the incompetency of the Health Board, Montreal lost, in the year 1885, over three thousand of her population from the ravages of small-pox—an easily preventable disease.' * *"