

THE CHARLOTTETOWN GUARDIAN

MONDAY, OCTOBER 10, 1910.

A CENTURY OF SAVINGS BANKS.

How many readers of The Guardian are aware that savings banks are just one century old, that their founder was a Scotchman, who was also a Presbyterian minister, an editor and an ardent devotee of the "roaring game" of curling? Probably not very many, but such is the fact as related by The Toronto Mail and Empire.

Henry Duncan came of a long line of clerical ancestors and was born in 1764. His father gave him a good education, and after he had graduated at St. Andrew's College he spent three years in a banking institution. This training was invaluable to him twenty years later when he was moved to work for the moral and material good of his parishioners by inducing them to make small savings, and provided the means for them to do so.

Duncan was not only preaching, but had established and was editing the Dumfries Courier, and in his paper he explained and advocated his scheme of a savings bank. Finally the bank was started in 1810. It received for deposit any sum from six pence upward, but no deposit of less than a pound drew interest. Five per cent interest was paid, but this was liable to be reduced to four per cent.

GRAND TRUNK AND CANADIAN PACIFIC.

The venerable Halifax Recorder makes some comparisons between the Canadian Pacific and the Grand Trunk Railways in answer to the charge that the latter is purposely diverting Canadian traffic to United States ports. Both these great railway systems have a considerable mileage across the boundary line. The original Grand Trunk was the line connecting Toronto with Montreal and Montreal with Portland.

The Recorder tells that the Canadian Pacific Company owns over four thousand miles of road in the United States, capitalized at about \$200,000,000, equal to three-fifths of the capitalisation of its holdings in Canada. And from time to time the C. P. R. Company is improving and extending its American lines and seeking new outlets at American ports. Neither the Grand Trunk nor the Canadian Pacific can be blamed for having lines on American territory or extending to American ports, and what is fair for one of them must be considered equally fair for the other.

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if the depositor was thought to be withdrawing his money too rapidly. The deposits the first year were \$755, in the second year \$880, the third year \$1205 and the fourth year \$4,610. Thus the scheme was a success from the start.

It is related of Rev. Mr. Duncan that he used his newspaper to answer the many enquiries about the savings bank; that he labored to make his maunse a model farm; that he wrote many books and was a keen curler and the author of a famous Scotch curling song. He died suddenly while conducting a prayer meeting, in 1846. Carlyle wrote of him: "He was the kindest and amiablist of men. In those young years the one cultivated man whom I could feel myself permitted to call friend as well."

Since the establishment of the savings bank at Ruthwell similar institutions have overspread the world. In 1816 the idea was transplanted to America and savings banks were established in Boston and Philadelphia. There are now many kinds of savings banks, mutual, stock and governmental. Postal savings banks were established in England in 1861, and are now common throughout the Empire. Germany has many municipal savings banks. There are army and navy savings banks, savings banks for seamen, and school savings banks.

In the savings banks of the world it is stated there are now on deposit the enormous amount of thirteen billions of dollars, an amount equal to eight dollars per head of the world's total population, and a multitude of chartered banks have their savings departments or branches, which hold in trust hundreds of millions more. These are all the outgrowth of the system first permanently established in the little Scotch village of Ruthwell one hundred years ago by Rev. Henry Duncan.

MANHOLES IN THE ROADWAY.

The American connections of the former are frequently and sharply criticised by the Opposition press to the exclusion of any like censure upon the C. P. R. But the ways of the party press on either side are not and never will be equal.

CHILDREN PLAYING ON THE STREET.

It is remarkable that notwithstanding the serious accidents that have occurred, the numerous narrow escapes and the repeated warnings that have been given, the practice of children playing games or sporting on the streets continues unabated. Perhaps it was never more prevalent than during the past summer season and it still continues. The matter is a serious one and must receive earnest attention at once, or further serious accidents will occur.

There are some reckless drivers who dash around street corners, or out of alleys and over crossings at top speed, utterly regardless of the life or limb of those on foot. These should be checked by the police, and some of them made to suffer punishment, but the majority of those who drive are not of this class. They are careful and humane, and take every care to injure no one. It is from this class that The Guardian hears complaints, which are made wholly in the interests of public safety.

Children are proverbially thoughtless, and they become wholly engrossed in their play, so as to pay little or no attention to passing teams. At the last moment they make an effort to escape the approaching team and sometimes precipitate themselves right before a trotting team, or under the wheels, or in endeavoring to avoid one team rush frantically in front of another. All men and women were children once, and were quite as liable to such dangers.

200 Words a Minute

Charles H. Swem a boy of 17 won the Gregg Trophy at the convention in Chicago on August 5th with a net speed of 200 words per minute on judges' charge. This demonstrates again the wonderful possibilities of Gregg shorthand.

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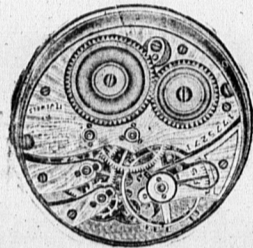
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