out of work so much he has no money. The grocer has refused credit. He has been in this country only seven months, and has no relatives here. His landlady says he has only one suit of clothes."

Here is a memorandum taken from the general statement of the nurse on one of her visiting reports, which tells the story of a young man, eighteen years old, who has come to this country at the beginning of one of the worst financial panics it has ever had. There has been no accident, no sickness, and no one to notify the nurse or the company of trouble of any kind; but she has happened in on one of her home visits just as this young man has got to the end of his resources. It is one of those cases that so very often form the setting for a pathetic newspaper story, after the young man has either broken the laws of the country, or the laws of God by making away with himself. The following day the nurse's statement accompanied this note to the foreman of the rolling mill, from the Superintendent of the Company:—"The following is a copy of the report handed in by the nurse in connection with a visit to one of the mill employees. It is very evident this fellow should receive some amount of consideration; and while he is a young man and unmarried, still I understand he has not been in this country very long, and is making a hard effort to support himself. It is evident, too, from the report, he pays a certain amount for room rent, and then buys his own food supplies. I give this to you simply so you can use your own judgment in the matter, and I would suggest to make sure he is on when the mill is working, and, in case of a long shut down, it might be good policy to try to give him one or two days a week labouring." Filed with this report is an answer to the note, from the mill foreman, which reads: "I have looked this matter up, and find the boy is now working, and have arranged to have him assured of at least two days a week when

This personal contact gives such a thorough insight into the lives of the members of the community. I was especially impressed with this in looking at the result of two visits which were made on the same day, one of them to the home of a Polish labourer, who, one would take for granted, was liable to suffer considerably during hard times. The nurse reported the man and his wife, four little boys, and three boarders in a four room suite. In this case I asked her to give me a definite report as to how much it cost these people to live, with this result:

"They buy a pound of meat, get a loaf of bread each day, and occasionally potatoes, rice, and coffee. They have a book, and each one buys separately and pays each pay day. Lodging, washing, and cooking cost them \$3.50 per month."

The other report came from the home of an employee that had been in the factory for some twenty years. He was one of the best paid men there, and I should have imagined he could withstand hard times for quite a while. However, this is the result in the nurse's

statement:—
"The house is paid for, but taxes and water rent are due, and they do not know where the money is coming from. He has five children at home. Two are able and willing to work, but they cannot get it. He has two married daughters. All seemed well educated."

One can easily see here this man has brought his standard of living up to the point that, while his wages amount to more than double the price of the other man, with him, if he is to maintain this standard, which is very commendable indeed, it will be necessary for him to have steady work, and be given considerable preference in connection with it; while the other man, with even one or two days a week, will be able to very easily maintain the standard which he has created for himself.

"There is a little girl, eight years old, who has never been sent to school. They seem to know nothing about the public schools.

In this home investigation report, it shows one member of the community is entirely ignorant of the ways of his adopted country, and the little girl, already eight years old, has never been sent to school. Until this visit was made by the nurse, there had been no incident to call the attention of anyone to this child; and the probabilities are that, without it, she would have grown up without any of the advantages of an education.

This is one of the home investigation reports, and, as time goes on, it is expected in the office of the company there will be one of these reports for every one of its employees. You can see by this how thoroughly the interests of this family must centre in the institution, and it is very often the case. The report gives name, address, and nationality; aga, whether married or single; apartments and amount of rent paid; household, who are the wage earners, and conditions of the home; and in the statement you will see, of the household consisting of himself, wife, and six months old baby, together with his sister, he and his sister are working at the factory now, and the wife worked there before she was married; and we confidently expect, when the six months old baby goes beyond the school age, she also will be employed.

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