

Year ending Nov. 20.	Population.	Number of Depositors.	Percentage of Population.	Amount of Deposits.	Per Head of Population.
1821	20,893,584	Not known	...	£ 4,740,188	0 4 6
1831	24,023,584	429,400	2	14,698,635	0 12 3
1841	26,730,929	841,204	3	24,536,971	0 18 4
1851	27,390,629	1,161,838	4	30,445,568	1 2 3
1861	28,927,485	1,609,102	6	41,542,219	1 8 9

From this date the progress of the post office savings banks has also to be brought into account, statistics of which have already been given under POST OFFICE:—

Year.	Population.	Number of Depositors.			Percentage of Population.
		Trustee Savings Banks.	Post Office Savings Banks.	Total.	
1871	31,845,379	1,404,078	1,303,492	2,707,570	8½
1881	35,241,482	1,532,436	2,607,612	4,140,098	12
1884	1,582,474	3,333,675	4,916,149	...

Year.	Amount of Deposits.			Per Head of Population.	Per Depositor.
	Trustee Savings Banks.	Post Office Savings Banks.	Total.		
1871	£ 38,820,458	£ 17,025,004	£ 55,845,462	£ s. d. 1 15 0	21
1881	44,137,855	36,194,495	80,332,350	2 5 7	19
1884	45,840,887	44,773,773	90,614,660	...	18

On the 24th April 1886 the funds in the hands of the National Debt Commissioners on account of trustee savings banks were £46,162,515, and post office savings banks £49,881,896, a total of £96,044,411.

To these may be added the cash and assets in the hands of the banks and the postmaster-general, which at the beginning of the previous year amounted to £764,804, and also the following investments in stock on account of depositors:—trustee savings bank, £729,522; post office savings bank, £2,626,928; total, £3,356,450;—making the aggregate funds belonging to depositors in savings banks more than £100,000,000.

The largest savings bank in the United Kingdom is that at Glasgow, as shown by the following table of the 21 principal banks:—

	Deposits on 20th November 1884.	Deposit Accounts Open.	Number of Transactions in the Year.
£			
Glasgow	3,686,607	127,651	523,322
Liverpool	2,080,788	80,667	336,281
Manchester	1,858,468	68,162	210,828
Edinburgh	1,412,547	59,970	232,375
St Martin's Place, London	1,351,839	29,999	38,350
Bloomfield Street, London	1,263,577	65,301	104,311
Exeter	1,054,601	34,217	35,230
Sheffield	957,164	32,359	74,150
Finsbury, London	885,195	31,880	97,386
Newcastle-on-Tyne	776,188	21,998	40,952
Preston	653,875	19,561	54,871
Hull	628,903	27,597	82,414
Nottingham	607,708	22,811	40,114
Leeds	572,209	24,322	83,433
Bristol	539,695	14,168	29,286
Devonport	523,154	18,995	23,675
Bloomsbury, London	521,615	23,532	39,438
	19,374,183	703,220	2,046,416
Banks with less capital but a large number of depositors—			
Aberdeen	396,151	32,068	36,390
Dundee	474,089	22,119	81,753
Marylebone, London	301,713	20,895	23,773
Leicester	326,296	18,531	36,141
	20,872,382	797,433	2,224,463

From this table some interesting conclusions may be drawn as to the operations of savings banks in the larger towns. These 21 banks have together more than 50 per cent. of the depositors, more than 45 per cent. of the deposits, and more than 65 per cent. of the transactions of all the 411 savings banks of the United Kingdom.

The progress of savings banks and the large amount that the deposits have now reached are evidence of the general fitness of the organization for its purpose. So far as regards trustee savings banks, the provisions of the Acts of 1817 are still to a great extent the same as those by which they are now regulated, though the law has been frequently amended in matters of detail, and twice (1828 and 1863) consolidated. Its main feature is the requirement that the whole of the funds should be invested with the Government through the Commissioners for the Reduction of the National Debt. The local management of the banks has been left entirely to the trustees, who are precluded from receiving any remuneration for their services or making any profit. They are, however, required to furnish the commissioners with periodical returns of their transactions. This blending of private management with state control has had many advantages in knitting together class and class, and in many places the voluntary trustees and managers have been able to render real service to the depositors in various ways. A new savings bank requires for its establishment the consent of the National Debt Commissioners and the certificate of the registrar of friendly societies to its rules; but since the opening of the post office savings banks in 1861 few have been established, and many old savings banks have been closed, not being able to offer to their depositors the same advantages as the new system. The savings banks, which numbered 640 in 1861, have thus been reduced to 411, and their capital has been maintained rather by the accumulation of interest than by fresh deposits.

The legislation of 1817, among other inducements to thrift, offered that of a bounty to the savings bank depositor in the shape of a rate of interest in excess of that given to the ordinary public creditor, or—which is the same thing—in excess of that which could be earned by the investment of the deposits in the purchase of Government stock. The interest offered in the first instance was 3d. per day, or £4, 11s. 3d. per cent. per annum; and that rate continued to be granted until the passing of the Act of 1828 (9 Geo. IV. c. 92). That Act reduced the rate of interest allowed to the trustees of savings banks to 2½d. per day, or £3, 16s. 0½d. per annum, and prohibited them from allowing more to their depositors than 2½d. per day, or £3, 8s. 5½d. per annum, requiring them to pay the surplus, if any, into a separate fund held by the National Debt Commissioners, but bearing no interest. In 1844 the interest to trustees was further reduced to 2d. per day, or £3, 5s. per cent., the maximum to be allowed to depositors being fixed at £3, 0s. 10d. Finally, in 1880 the interest to trustees has been reduced to £3, and that to depositors to £2, 15s.

The result of the bonus on thrift offered by the earlier statutes was a loss to the state, which ought to have been made good by an annual vote. Between 1817 and 1828 the difference between the interest credited and that earned amounted to £744,363; and this led to the reduction in the rate of interest effected by the Act of the latter year. The deficiency, instead of being paid off, was allowed still to accumulate, and as the price of stock rose and the deposits increased fresh deficiencies arose, so that by 1844 the deficiency, which would have been 1½ millions by the mere accumulation of interest on the previous £744,363, had become £3,179,930. The reduction of interest in 1844 was about enough to make the fund self-supporting, though savings banks are always, as Mr Scratchley clearly shows, liable to loss from the fact that deposits are in excess when the funds are high and withdrawals when they are low; but the past deficiency was still allowed to accumulate, and it was not till 1880 that the plan was adopted of voting the deficiency every year. Had the accumulated deficiency been then liquidated, there would have been no necessity for an annual vote. The bad political economy of the legislators of 1817 has left us this legacy of annual deficits. Had they provided the bounty at their own expense instead of that of their descendants, there would have been little to be said against it.

The offer of a bonus on thrift was of necessity accompanied by provisions to guard against its being used by others than the classes it was intended to encourage. This was done by limiting the amount that each depositor should be permitted to pay in. In the first instance, in England the limit was fixed at £100 for the first year, and £50 a year afterwards. In 1824 these limits were reduced to £50 for the first year, £30 a year afterwards, and £200 in the whole. In 1828 the limit was adopted which still remains in force of £30 a year or £150 in the whole, allowed by addition of interest to increase to £200 but no further. Attempts have been frequently made to raise the annual limit to £50, but have always been defeated. This is to be regretted, for the limit is of doubtful utility, now that the rate of interest has been so reduced as to prevent loss to the state. It is within the common experience of savings banks managers that persons come to deposit an amount exceeding £30 and are disappointed when they find they cannot do so. The Act of 1882, permitting investment in Government stock, may diminish the mischief.

With the view of showing to what extent savings banks are used by the classes for which they were intended, a return was published for the year 1852, showing (as nearly as could be ascertained) the number of depositors belonging to various occupations, and the amount of their deposits, as follows:—

	Depositors.	Deposits.	Average.
Tradesmen and their assistants, small farmers, clerks, mechanics, and artisans not described as journeymen, and their wives.....	296,407	£8,144,206	£27
Domestic servants, charwomen, nurses, and laundresses.....	257,711	6,907,388	27
Minors having accounts in their own names, including apprentices.....	182,636	2,426,195	13
Labourers, farm servants, journeymen mechanics, and their wives.....	152,057	4,354,080	29
Females described only as married women, widows, or spinners.....	138,858	4,067,458	29
Dressmakers, milliners, shopwomen, and female artisans.....	24,859	580,202	23
Trust accounts (principally for minors), including all joint accounts.....	22,347	417,786	19
Soldiers, sailors, boatmen, fishermen, policemen, letter carriers, revenue officers, pensioners, railway men, and their wives.....	21,525	739,248	34
Persons engaged in education, male and female.....	10,497	327,795	31
Gentlemen, persons of independent means, professional men, and their wives.....	20,961	579,528	28
Miscellaneous, and persons without any given description.....	60,289	1,394,351	23
Total.....	1,188,147	£29,908,237	£25

Not two per cent. of the deposits, therefore, either in number or amount, are made by classes whom it may be supposed it was the intention of the legislature to exclude.

When a person comes with his first deposit to a savings bank he is required to sign a declaration, setting forth his name, address, and occupation, that he desires to become a depositor on his own account, and that he has no money in any other savings bank. If this declaration be not true, the deposits are liable to be forfeited; but it is to be feared that few depositors take the trouble to read what they are signing, or think much about the meaning of it. If the depositor cannot write, the actuary of the savings bank will usually ask him a few questions, such as his age, mother's maiden name, &c., which may tend to identify him, or defeat any attempt to personate him for the purpose of withdrawal. The enactment that deposits are to be forfeited if the declaration be false was qualified in 1863 by a provision that the forfeiture should not be enforced unless in the opinion of the appointed barrister (now the solicitor to the treasury) the deposits had been made with a fraudulent intention.

The consequence of the determination by the solicitor to the treasury that the deposits have been made with the "fraudulent" intention which the Act contemplates is out of all proportion to the nature of the offence committed, being in fact the forfeiture of all the deposits. The prohibition of double deposits arose when the state was granting a rate of interest greater than that which it earned upon the investment of the money, and it has now ceased to have any real reason whatever, the rate of interest being less than earned. The intention to "defraud" now means merely the intention to evade a restriction that has ceased to be necessary, not an intention to deprive anybody of anything that belongs to him. If it be thought desirable to sanction by the infliction of a penalty the law that these institutions should be used only for the savings of the poorer classes, the loss of interest would be a sufficient if not an extravagant penalty, without forfeiture of the principal. Indeed, the present excessive penalty has, in one remarkable case, defeated itself. This was the case of a depositor in an Irish savings bank, who invested in fictitious names the sum of £2000. The solicitor to the treasury felt compelled to declare

that these deposits were made with a fraudulent intention. The registrar in Ireland felt bound to act on this determination, and refused to award payment of the deposits. The High Court of Justice and the Court of Appeal refused to grant a mandamus, for the law would not assist a wrongdoer. But parliament itself voted £1000, or half the amount of the forfeiture, the legislature thus providing a remedy for an injustice it had itself committed. Another curious case was that of a young woman, the daughter of a postmaster, who in order that her father might be provided with funds to meet business claims as they became due, purloined money from him and invested it in false names in the post office savings bank kept at his house. In this case, the postmaster himself not being the guilty party, no forfeiture took place.

Among the benefits conferred by the legislature upon depositors in savings banks has been that of exemption from the jurisdiction of the ordinary courts of law in cases of dispute with the trustees. By the Acts of 1817 disputes were to be settled by arbitration. By that of 1828 the barrister appointed to certify the rules of the savings banks (then and until his death in 1870 Mr John Tidd Pratt) was made umpire in case of difference of opinion between the arbitrators. By that of 1844 the arbitrators were abolished, and an original and final jurisdiction was conferred upon the barrister. By an Act of 1876 the functions of the barrister in this respect were conferred upon the registrar of friendly societies. This in effect makes no change in the law, for the offices of barrister and registrar have been always held by the same persons. As early as 1832 it was determined in the case of Crisp v. Sir Henry Bunbury that the effect of these enactments is to oust the jurisdiction of all the superior courts of law and equity, and the authority of that decision has never been shaken or even doubted.

Since 1876 the registrar of friendly societies has made 147 awards in cases of disputes with savings banks, in addition to 169 on disputes with the post office savings bank. As the writer of the present article is one of the two persons in whom this jurisdiction is vested for England, he hopes he may be excused for expressing the opinion that its exercise has been highly beneficial to depositors in savings banks. The costs of the award are limited by treasury warrant to a few shillings, never exceeding £1. The procedure is simple and elastic, and the results are believed to be satisfactory. The central office, acting as registrar, determines law and fact, and adjusts all the equities of each case. Reference to the index to the registrar's decisions appended to the chief registrar's report for 1883, or to Mr Forbes's useful work, will show that many interesting questions of law have had to be determined with regard to so small a matter as the ownership of a savings bank deposit.

Questions between husband and wife as to property including Other deposits in savings banks are now, under the Married Women's Property Act, settled by the judges of county courts. Where a sions depositor, as often happens, is of illegitimate birth, a special provision is made by the Savings Bank Act in favour of his relatives, to whom the solicitor to the treasury may award his deposits. It is open to any depositor to nominate a person to whom the amount due to him at his death shall be payable, provided it does not exceed £100 and the nominee is not an officer or servant of the bank, unless indeed such officer or servant is related to the depositor. This privilege, derived from the Provident Nominations and Small Intestacies Act passed in 1883, is not yet sufficiently known to the bulk of depositors, and has not been used to any large extent, but may be expected in time to become very valuable. It is an extension of a privilege enjoyed by members of friendly societies since 1855, and also by industrial and provident societies and trade unions.

A painful chapter in the history of savings banks is that frauds occupied by the frauds of actuaries, which have caused losses to actuaries depositors of not less than £150,000. It too often happens that, where the only supervision is that of honorary officers, a paid servant may commit frauds unchecked over a long period of time. In the case of a savings bank at Rochdale, £71,715 was stolen by the actuary, and £37,433 of this loss had to be borne by the depositors. In one at Dublin the loss was £56,000, and in one at Tralee £36,000. These unhappy events must have greatly discouraged the poor, and checked the progress of savings banks. There is, however, the compensating fact that the savings made by the people of Rochdale since 1849, when the savings bank there was closed, have taken the more favourable direction of promoting the great co-operative enterprises of that town. Savings banks, valuable and important as their benefits are, are still only elementary teachers of providence, and it is well for the workman to learn not merely to save money but to employ his savings to advantage. The stringent legislation as to audit of 1863 has diminished frauds on savings banks, and they are now rarely heard of.

In connexion with savings banks, and as auxiliaries to them, are penny banks. An ordinary savings bank will not accept a deposit

1 Since the above was written the disclosure of frauds of long standing in the Cardiff savings bank has taken place.

of less than 1s. (or in some cases 5s.) on account of the expense of management. It seems to have occurred to Dr Chalmers to supplement the work of the Edinburgh Old Savings Bank by establishing in a Free Church congregation in Edinburgh a bank, managed entirely by voluntary agency, in which a deposit of 1d. or 6d., or any sum not exceeding 10s., would be received. When the deposit amounted to £1, the owner was requested to transfer it to the savings bank, and the funds were invested with the savings bank to the extent of £100 a year or £300 in the whole. Similar banks, called "territorial savings banks," were established in other congregations. An organization of penny banks has existed in Glasgow for thirty years, and another has been set on foot in Liverpool by the exertions of Mr T. Banner Newton, the able actuary of the savings bank there. On 20th November 1855 there were 173 such banks open in Liverpool, with 17,492 depositors. When a deposit reaches £1 it is transferred to the depositor's credit in the Liverpool Savings Bank. The amounts thus transferred were £56,122, and £8432 remained to the credit of depositors in the penny banks. The transactions of the year numbered 677,686 and amounted to £42,194. Penny banks require no certificate from the registrar or other legal organization, but if they desire to deposit more than the limit above mentioned the permission of the National Debt Commissioners must first be obtained. Savings banks for the army were established in 1842, and are now regulated by Acts of Parliament—22 and 23 Vict. c. 20 (1859), 26 and 27 Vict. c. 12 (1863), for the Royal Navy and Marines by 29 and 30 Vict. c. 43 (1866), and for seamen generally by 17 and 18 Vict. c. 104, § 180 (1854), 18 and 19 Vict. c. 91, § 817 (1855), and 19 and 20 Vict. c. 41 (1856). Into these, or indeed into any trustee or post office savings bank, seamen's wages may be paid under allotment notes by 43 and 44 Vict. c. 16, § 8 and sch. 1 (1880). The amounts in the hands of the National Debt Commissioners belonging to depositors in savings banks of these various classes at 23d September 1885¹ were:—

Military savings banks	£285,631
Naval savings banks	175,445
Seamen's savings banks	138,816
Total	£599,892

Voluntary savings banks, unconnected with the Government, have also been established, the most important of which are the Yorkshire Penny Bank and the National Penny Bank. The depositors in these rely solely on the character of the persons by whom they are managed, and in some institutions of the kind have met with severe disappointment in consequence. As they are under no responsibility to the state, these institutions make no returns to parliament, and no trustworthy information as to the extent of their operations can be given.

The railway companies, which are private corporations empowered by special Acts of Parliament, have in several cases availed themselves of these Acts to take power for establishing savings banks for the benefit of their servants. The Manchester, Sheffield, and Lincolnshire Railway Savings Bank has been established 25 years, and has 2443 depositors, whose accounts amounted on 31st March 1885 to £249,282; its transactions for the year were—£66,702 deposits, £33,756 withdrawals, in number 26,596. Six other railway companies have submitted the rules of their savings banks to the registrar of friendly societies in pursuance of their private Acts, and the aggregate of their annual returns for the year 1884-5 is as follows:—

Deposits during the year	£171,246
Repayments	£111,399
Balance due to depositors	£661,177
Number of depositors	8,729
Increase during the year	749
Number of transactions (estimated)	61,621
Interest credited	£24,033

In addition, five other banks had been established by railway companies without reference to the registrar, and these in 1876 received £72,505 deposits and had 4120 depositors. The total deposits in railway savings banks may therefore be estimated at a million sterling.

British Colonies.—The thirteen savings banks in the colony of Victoria had on the 3d December 1882 a capital of £1,970,855. In the following year, however, the withdrawals exceeded the deposits, reducing the deposits to £1,785,990. The number of depositors, however, has steadily increased from 24,187 in 1873 to 70,354 in 1883. Of these 39,504 were males and 30,950 females; 1618 depositors had balances over £200, amounting to £407,932. The transactions of the year 1883 were—deposits, £1,357,678; withdrawals, £1,610,576. The deposits in the post office savings banks of Victoria also reached their highest amount in 1882, when they were £1,150,391, falling in 1883 to £1,032,132. In them also the number of depositors has steadily increased from 34,360

¹ For this information we are indebted to the authorities of the National Debt office.

in 1873 to 65,735 in 1883. Their transactions for the year 1883 were—deposits, £724,028; withdrawals, £842,288. Taking the two classes of savings banks together, the number of depositors on 31st December 1883 was 136,089, the amount of capital £2,818,122, and the average for each depositor £20; 14s. The number of depositors per cent. of the population was 15. The rate of interest given to depositors is 4 per cent. The savings bank of Melbourne alone had, on the 30th June 1885, deposits amounting to £1,225,753, belonging to 58,129 depositors. The transactions averaged 1073 per diem.

In New South Wales the depositors in June 1883 were 66,604 or 8 per cent of the population, and the deposits £2,805,856 or £42 per depositor; the rate of interest being 4 per cent. in the post office savings bank and 5 and 6 per cent. in other banks.

In Queensland the depositors were 26,642 or 10 per cent. of the population, and the deposits £1,086,685 or £41 per depositor, the rates of interest being 4 and 5 per cent.

In South Australia the depositors were 46,388 or nearly 16 per cent. of the population, and the deposits £1,500,249 or £32 per depositor, the rate of interest being 4½ per cent.

In Western Australia, on the 31st December 1882, there were 1904 depositors or 6 per cent. of the population, having £24,838 deposits or £13 each.

In Tasmania the depositors in June 1883 were 17,231 or 14 per cent. of the population, and their deposits £380,343 or £22 each, the rate of interest being 3½ per cent. in the postal banks, and slightly higher in the general savings bank.

In New Zealand the depositors were 69,966 or 13 per cent. of the population; and their deposits £1,637,739 or £24 each. The rate of interest is from 4 to 5 per cent.

The general total for the Australian colonies is 365,828 depositors or 12 per cent. of the population, and £10,304,145 deposits, which is £28 on the average for each depositor.

In the Dominion of Canada, according to a paper read at the Canada.

Montreal meeting of the British Association by Mr J. C. Stewart, the old established savings banks in the cities of Montreal and Quebec have £2,000,000 sterling, belonging to 42,297 depositors; the post office savings banks established in 1868 have £2,650,000, belonging to 66,682 depositors; and the chartered banks also receive deposits on the savings bank system.

United States.—According to the report for 1884 of Mr Henry W. United States.

Cannon, comptroller of the currency, there were on the 30th November 1882 in the United States of America forty-two savings banks, with capital amounting to \$800,000 (\$5-£1) and having \$3,700,000 deposits, and 625 savings banks without capital having \$192,000,000 deposits. In the six years 1876-82 the number of savings banks with capital had increased from twenty-six to forty-two, but their capital had diminished 20 per cent., while their deposits had increased 16 per cent. On the other hand, the number of savings banks without capital had diminished from 691 to 625, but their deposits had increased 14 per cent. Of the aggregate deposits, the 422 savings banks in the New England States held £87,500,000, the 179 in the Middle States £98,500,000, the 9 in the Southern States £660,000, and the 57 in the Western States and Territories £14,000,000. In the latter two groups the banks with and without capital are nearly equal in number and in the amount of deposits; in the former two groups banks with capital are the exception, being only one in sixty of the whole.

Savings banks in the United States differ from those in the United Kingdom in the manner in which their funds are invested, not being limited to Government securities. Thus, of the 200 millions sterling of deposits only 46 millions was invested in United States bonds, viz., New England, £6,900,000; Middle States, £35,800,000; Western States, £400,000; Pacific States and Territories, £2,900,000.

A statement of the aggregate resources and liabilities of 636 savings banks in 1884 (£236,000,000) is furnished, showing:—

Deposits	£215,000,000
Surplus fund	17,000,000
Undivided profits	3,000,000
Other liabilities	1,000,000
Provided for as follows:—	
Loans on real estate	72,000,000
Loans on personal and collateral security	28,000,000
United States bonds	39,000,000
State, municipal, and other bonds and stocks	44,000,000
Railroad bonds and stocks	10,000,000
Bank stock	8,000,000
Real estate	7,000,000
Other assets	14,000,000
Due from banks	11,000,000
Cash	3,000,000

According to the report of the comptroller for 1885 (which has reached us since the above was written) the deposits have increased during the year to £220,000,000, and the total assets to £240,000,000.

In New England the depositors number 36 in every 100 of the population, and the average amount of each account is £66, or £24 for each individual if distributed over the entire population. In New York State the deposits would give £17 per head if distributed in like manner.

The following table gives for each State the number of depositors, and the amount and average of deposits, in 1885:—

State.	Depositors.	Deposits.	Average.
Maine	106,000	£6,500,000	£62
New Hampshire	121,000	8,700,000	72
Vermont	39,000	2,200,000	57
Massachusetts	826,000	52,500,000	63
Rhode Island	116,000	10,200,000	88
Connecticut	252,000	18,100,000	71
New York	1,165,000	87,400,000	75
New Jersey	87,000	4,800,000	55
Pennsylvania	136,000	7,000,000	52
Maryland	78,000	5,700,000	73
District of Columbia	7,000	100,000	20
Ohio	35,000	2,500,000	62
Indiana	9,000	400,000	48
Minnesota	12,000	600,000	53
California	82,000	11,700,000	142
Total	3,071,000	218,400,000	71

Brazil.—The savings banks of the empire of Brazil have been made instruments in the gradual extinction of slavery in that country. Since 1871 each slave is allowed certain hours a week to labour for his own benefit, and when his earnings deposited in the savings bank amount to a given sum the remainder of the price of his emancipation is provided by the state out of public funds. The children of slave mothers, who since 1871 have been born free, are also encouraged to place their earnings in school savings banks. By a law passed on the 14th August 1885, immediate enfranchisement at the cost of the state is conferred upon slaves employed in agricultural establishments, upon condition of their remaining with the master at fixed wages for five years and paying half the wages into the savings bank towards repayment of the price paid for their freedom.

Continent of Europe.—In several of the countries of Europe savings banks have been established and are flourishing. In Prussia the first savings bank was founded by the municipality of Berlin in 1828. In 1838 they were taken under the supervision of the Government. Their formation has been much aided by an association called the "Central Union" for the good of the industrious classes. A great variety of investments is permitted. In 1874 there were 979 banks, having 2,059,000 depositors and £49,315,000 of deposits, being a little over £2 per head of the population. Besides savings banks, there are the credit banks established by the late Herr Schultz-Delitzsch, which perform a similar function.

In France 79 per cent. of the deposits are invested in the public debt, on which interest at the rate of 4 per cent. is guaranteed, but the savings banks are private institutions; 19 per cent. are invested in mortgages and 2 per cent. on municipal securities. Post office savings banks also exist. The average amount of each deposit account is smaller than in England, 79 per cent. of the deposits being under £20 as against 63 per cent. The following statement shows the progress of savings banks in France since their first regulation by law in 1835:—

Date.	Number of Banks, including Branches.	Number of Depositors.	Per cent. of Population.	Amount of Deposits.	Per Head of Population.
31st Dec. 1840	430	351,808	1	£ 7,695,293	s. d. 4 6
" 1850	540	565,995	2	5,572,738	3 1
" 1860	638	1,218,122	3	15,054,184	8 3.
" 1870	1121	2,079,141	5	25,280,000	...
" 1878	1820	3,173,721	9	40,646,656	22 0

The depositors now number nearly five millions. Savings banks were greatly affected by the Revolution of 1848 and by the Franco-German War. Previous to the former event, the deposits had risen on 31st December 1845 to £15,822,164, falling on 31st December 1849 as low as £2,965,802. In the early part of 1870 they had risen to £28,804,000 or 15s. for every individual of the population. The separation of Alsace and Lorraine reduced the deposits. Postal savings banks were established in 1875, but only as auxiliaries of the ordinary savings banks; school savings banks, mainly through the enlightened exertions of M. de Malarec, were commenced in 1874. These are now established in 23,222 schools, have 468,674 depositors and £451,402 deposits. A national

postal savings bank was instituted on 9th April 1881, and was extended to Corsica on 1st March 1882 and to Algeria and Tunis from 1st April 1884. On 31st December 1883 it had already 374,970 depositors and £3,097,200 deposits. The Paris savings bank had on 31st December 1882 440,728 depositors and £3,513,433 deposits.

In Italy, at the end of 1872, 282 savings banks were in existence, of which 142 were principal banks and the rest branches. With two exceptions, all are managed without profit to the promoters or guarantors. In 1825 there were 11 savings banks in which £108,000 had been deposited; in 1850 the deposits amounted to £1,600,000, and in 1872 to £17,860,000, belonging to 676,327 depositors. Of these funds, 21 per cent. was invested on mortgage, 10 per cent. only in the public debt, 11 per cent. in obligations of local authorities, 12 per cent. in shares and bonds of companies, 16 per cent. in bills of exchange, 15 per cent. in loans on public funds and commercial securities, 11 per cent. in current accounts, and 4 per cent. otherwise. The average rate of interest allowed to depositors is 4½ per cent. The transactions of the year were—deposits £7,911,000, withdrawals £6,514,000. The system of school savings banks has been adopted in many communes. In addition, deposits are made in popular banks and other establishments of credit, and post office savings banks have also been established.

In Denmark savings banks are private institutions, but must not be managed for profit, nor invest in foreign securities; and they are required to make annual returns to Government. In 1860 the amount of deposits was £3,221,000; by 1871 it had increased to £6,651,031, and by 31st March 1881 to £12,707,521. The savings banks have increased in number during the ten years from 188 to 446, and the depositors from 285,991 to 492,296. Twenty-six banks have more than £100,000 deposits. The oldest and largest is that of Copenhagen, established 1st May 1820, having £2,320,892 deposited, which has increased from £832,874 in the ten years. The number of depositors has increased from one in six to one in four of the population, and the deposits from £3, 14s. 8d. to £6, 9s. per head of the population. The transactions of the year ending 31st March 1881 were—deposits £8,141,627; withdrawals £6,702,470. Of the deposit accounts, 74 per cent. are under £23 and 15 per cent. above £23 and under £43. One half of the funds are invested on mortgage. The reserve funds of the banks had increased in ten years from £226,329 to £665,597.

The following are statistics of savings banks in other European countries as published by the Italian Government a few years ago:—

Country.	Population.	Number of Banks.	Number of Deposit Accounts on 1st January.	Amount of Deposits on 1st January.
Belgium (1874)	5,336,000	10	132,000	£2,510,000
Austria (1874) (Cisleithan provinces)	21,866,000	275	1,269,000	53,931,000
Hungary (1873)	15,417,000	282	...	15,209,000
Saxony (1872)	2,556,000	156	517,000	11,445,000
Thuringia (1873)	899,000	7	33,000	1,897,000
Mecklenburg (1872)	557,000	31	91,000	1,072,000
Hamburg (1874)	370,000	8	81,000	1,616,000
Bremen (1873)	135,000	4	48,000	1,404,000
Lübeck (1873)	52,000	2	14,000	188,000
Bavaria (1869)	4,824,000	260	279,000	2,490,000
Württemberg (1874)	1,818,000	121	...	2,766,000
Baden (1874)	1,461,000	99	141,000	4,142,000
Alsace and Lorraine (1872)	1,549,000	...	41,000	283,000
Holland (1872)	3,579,000	240	99,000	1,127,000
Sweden (1873)	4,297,000	271	563,000	6,035,000
Norway (1873)	1,750,000	262	220,000	5,201,000
Switzerland (1872)	2,669,000	312	542,000	11,581,000
Russia (1872) (certain governments only)	56,408,000	...	71,000	735,000
Finland (1872)	1,838,000	36	18,000	346,000
Total	126,881,000	2376	4,159,000	123,928,000

M. de Malarec has obtained for the *Dictionnaire des Finances* some more recent statistics, the details of which have not yet reached us, but from information he has been so good as to communicate we infer an increase in deposits during the last 10 years in twelve European states of £123,000,000,—making the aggregate of savings bank deposits for all countries, as far as ascertained, £725,000,000. (E. W. B.)

SAVOIE, a department of south-eastern France, formed in 1860 of the districts of Upper Savoy, Savoy proper, Tarentaise, and Maurienne, which formed the southern part of the province of Savoy in the kingdom of Sardinia.

Situated between 45° 5' and 45° 55' N. lat. and between 5° 37' and 7° 5' E. long., it is bounded N. by the department of Haute-Savoie, N.W. by Ain, W. by Isère, S. by Hautes-Alpes, and S.E. and E. by Piedmont (Italy), the limits for the most part consisting of ridges of the Alps, and on the N.W. being determined by the Rhone and its affluents the Fier and the Guier. The highest point in the Vanoise group of mountains is 12,668 feet above the sea, while the Rhone leaves the department at a height of 695 feet, and the Isère about 800. Some details in regard to the orography will be found under ALPS (*q.v.*). The Isère flows east and west through the Tarentaise valley by Bourg-St Maurice, Moutiers, Albertville, and Montmelian; its principal tributary the Arc flows along the Maurienne valley used by the Mont Cenis Railway. The lake of Bourget discharges into the Rhone by the Savières canal. The climate of the department varies according to altitude and exposure. At Chambéry and Aix-les-Bains the average temperature is a little lower than that of Paris, but the rainfall is about 65 inches per annum, and this amount goes on increasing as the higher regions are reached.

With a total area of 1,423,254 acres, Savoy comprises 434,921 acres of uncultivated ground, 239,700 acres of arable, 205,105 in forests, 172,930 in meadows, 27,183 in vineyards. More than the half of the inhabitants (194,704 out of 266,438) are engaged in agriculture. In 1881 there were in the department 97,487 cows, 19,323 oxen, 2570 horses, 3156 asses, 4207 mules, 98,826 sheep, (40 tons of wool), 19,423 pigs, 25,527 goats. About 1,870,000,000 gallons of milk are produced and 2463 tons of butter and 5911 tons of cheese are manufactured, of a total value of £500,000. From the 19,600 beehives were obtained in 1881 87 tons of honey and 16 of wax. The grape ripens up to an altitude of 2625 feet, and is cultivated to an altitude of 3940. Several growths of Savoy are in great repute and the vineyards were (before the invasion of the phylloxera) one of the most important products of the department. Tobacco is also cultivated. In 1883 the crops comprised wheat, 404,665 bushels; meslin, 104,500; rye, 679,668; barley, 212,883; buckwheat, 20,641; maize, 245,245; oats, 722,067; potatoes, 1,244,603; pulse, 54,120; chestnuts, 72,036; beetroot, 14,040 tons; tobacco, 350 tons; hemp, 585 tons; colza-seed, 284 tons; hemp-seed, 195 tons; wine, 3,895,496 gallons (annual average 4,128,520 gallons); cider, 137,253 gallons (average 69,058 gallons). Notwithstanding deplorable clearances, Savoy still possesses considerable woods of pine, larch, beech, &c. The chestnut, of which the finest specimens are in the neighbourhood of Aix-les-Bains, grows, as do also the walnut and hazel, to a height of 3600 feet, the oak to 3900, the elm and the ash to 4250, the fir to 4900, and the pine to 7200. The department contains one of the richest deposits of spathic iron in Europe, and the Creusot Company employs 700 hands in working it. Argenterous lead and copper have also been occasionally worked. The Maurienne and the Tarentaise are rich in anthracite, and yielded in 1882 16,687 tons of fuel. Peat covers 1413 acres, with a thickness varying from 8 inches to 8 feet, and there are rich beds of different kinds of marble, fifty-two quarries of building stone, and quarries of limestone, plaster, cement, and slate, as well as deposits of black lead, jet, asbestos, talc, mica, ochre, sulphate of baryta, zinc, antimony, arsenic, manganese, titanium, sulphur. The department is particularly rich in mineral waters, and the most famous, those of Aix-les-Bains (hot sulphurous) were frequented in the time of the Romans. The waters at Marlioz in the neighbourhood are sulphurous or alkaline (iodine, bromine). Those of Challes near Chambéry rank among the most powerful of the natural sulphurous waters. The Salins-Moutiers waters in the Tarentaise are hot, saline, and rich in various minerals; the hot springs of Brides-les-Bains in the same region are rich in the sulphates of soda and calcium. Silk is the leading object of industry in the department (31 tons of cocoons in 1883). The winding of the cocoons, the milling of the silk (3500 "tavalles" and spindles), and the weaving of the silk-fabrics (808 looms, 55 being hand-looms) employ more than 1700 workmen, and the goods manufactured are valued at £380,000. Chambéry produces 71,000 yards of high-class gauze, 3000 yards of velvet, 13,000 yards of handkerchiefs, and some 800,000 yards of taffetas and various other silk stuffs. Linen manufactures employ 400 looms, woollen manufactures 1850 spindles. The peasants manufacture about 125,000 yards of coarse woollen stuffs from their home-grown wool. The blast furnaces and iron-works produced in 1881 176 tons of manufactured iron. Tanneries, paper-mills, paper-pulp factories, brick-works, saw-mills, flour-mills, &c., are all of some importance in the department, which counts altogether sixty-one establishments with steam-engines of (aggregate) 271 horse power. The number of inhabitants engaged in industrial pursuits

is 24,482, in commerce 14,016. Coal, skins, cotton, provisions are imported; cattle, cheese, butter, wood, stones, and various building materials, mineral waters, silk stuffs, tanned leather, and paper are exported. There are 204 miles of national roads, 2618 miles of other roads, and 150 miles of railroad. The population was 266,438 in 1881. The department forms the three dioceses of Chambéry (archbishopric), Moutiers, and St Jean-de-Maurienne; the court of appeal and university academy are at Chambéry, and the headquarters of the corps d'armée to which it belongs (the 14th) are at Grenoble. There are four arrondissements,—Chambéry (16,000 inhabitants in the town), Albertville (5000), Moutiers (2000), St Jean-de-Maurienne (3000).—29 cantons, and 323 communes. Aix-les-Bains (4741), owing to its hot springs, is the most important place in the department.

SAVOIE, HAUTE, a frontier department of France, formed in 1860 from the old provinces of Genevois, Chablais, and Faucigny, which constituted the northern half of the duchy of Savoy in the kingdom of Sardinia. Situated between 45° 40' and 46° 25' N. lat. and between 5° 50' and 7° 2' E. long.; it is bounded N. by the Lake of Geneva, E. by the Valais canton, S.E. by the duchy of Aosta (Italy), S. and S.W. by the department of Savoie, W. by the department of Ain, from which it is separated by the Rhone, and N.W. by the canton of Geneva. Almost everywhere except in the last direction the boundaries are natural. The greater portion of the department is occupied by mountains usually under 8000 feet in height; but it includes Mont Blanc (15,781 feet), while the confluence of the Fier with the Rhone is only 950 feet above the sea. The streams are torrential, and they all join the Rhone either directly or by the Lake of Geneva or the Isère. Most important is the Arve which crosses the department from south-east to north-west from Mont Blanc to Geneva by Chamonix, Sallanches, and Bonneville, receiving from the right the Giffre and from the left the Borne. The Dranse falls into the Lake of Geneva between Evian and Thonon. Direct tributaries of the Rhone are the Usses and the Fier, the outflow of the Lake of Annecy. Passing Mègeve, to the south-west of Chamonix, the Arly goes to the Isère. A remarkable variety of climate is produced by the differences of altitude and exposure; it is mildest on the banks of the Lake of Geneva. Annecy has a moderate temperature, lower than that of Paris; but some parts of the shores of the lake, well sheltered and having a good exposure, form health resorts even in winter. The rainfall on the Lake of Geneva hardly exceeds 24 inches; it is three times as heavy in the mountains.

Of the total area of 1,066,229 acres 345,959 acres are arable, 214,990 woodland, 132,206 uncultivated, 95,880 pasturage, 91,432 meadows, 21,252 vineyards. The live stock in 1880 comprised 9774 horses, 93,171 cows or heifers, 11,272 calves, 18,769 pigs, 25,331 goats, 33,000 sheep (wool-clip 41 tons), 21,525 hives (104 tons of honey, 38 of wax). Cheese is produced to the value of £220,000, and butter to £132,000. The harvest in 1883 included—wheat, 1,472,381 bushels; meslin, 196,510; rye, 190,503. For 1880 the returns were—barley, 136,043 bushels; buckwheat, 88,178; maize, 10,928; oats, 793,721; potatoes, 3,730,800; pulse, 42,507; chestnuts, 66,462; besides beetroot, hemp, flax, and colza. In 1883 the vintage was 3,221,834 gallons, the average for 1873-1882 being 3,199,570, and cider was produced to the amount of 757,922 gallons (average 742,808). Tobacco is successfully grown in a part of the department (Rumilly). Though much of the wood has been cut down, Haute-Savoie still contains fine pine forests below 7200 feet of altitude, and fir, larch, and beech woods below 5000 feet, the limit of the elm and ash being 4250, and that of the oak 4000. Splendid walnuts and chestnuts are to be found as high up as 2950 feet and hazels as high as 3600. Argenterous lead ores and copper, iron, and manganese ores exist, but are not much worked. About 1000 tons of anthracite and lignite were raised in 1882, and 12,405 tons of asphaltic limestone. Jasper and other beautiful marble, freestone largely used in the buildings of Lyons and Chambéry, limestone, and slates are all quarried. Mineral waters of various kinds abound (Amphion and Evian, chalybeate; St Gervais at the foot of Mont Blanc, hot, sulphurous, and chalybeate; Menthon, sulphurous; La Caille, hot, sulphurous). Cotton manufacture is carried on at Annecy, where one establishment has 20,000 spindles, 600 power-looms, and 100 hand-looms, employing

500 workers. Some 500,000 or 600,000 yards of silk stuffs are woven throughout the department by some 850 workers; and wool-spinning and wool manufactures are also carried on. In the iron industry 1921 tons of cast-iron and 1956 tons of malleable iron were manufactured in 1882. Clock-making, taught in two special schools, employs 2000 hands. Tanneries, paper-mills, tile-works, and flour-mills are numerous. About two-thirds of the cantons have the advantage of belonging to the neutral customs zone—that is, have the right of introducing foreign goods duty free, with the exception of powder and tobacco. Coal, cotton, metals, and provisions are imported; cheese, cattle, timber, leather, asphalt, building stone, and calico are exported. The national roads make a total of 193 miles, other roads 3100 miles, and the railways—Annecy to Aix-les-Bains and to Annemasse, on the line from Bellegarde to Evian—96 miles. With its 274,087 inhabitants (1881), who all speak French and are almost exclusively Roman Catholics, Haute-Savoie is only about one-tenth below the average density of France. It forms the diocese of Annecy; the court of appeal and the university academy are at Chambéry, and the department is included in the 14th corps d'armée district (Grenoble). There are 4 arrondissements—Annecy (population of town 11,000), Bonneville (2270), St Julien (1500), and Thonon (5440).—28 cantons, and 314 communes.

SAVONA, a city of Italy, in the province of Genoa, 25½ miles west of that town, and 91 miles south of Turin by rail, is after Genoa and Nice the most important of the cities of the Riviera. The greater part of the town is now modern, consisting of handsome gardens, boulevards, and well-paved broad streets lined with massive arcades and substantial houses, built in enormous square blocks from four to five stories high. It is surrounded with green-clad hills and luxuriant orange groves. On the Rock of St George stands the castle built by the Genoese in 1542, now used as a military prison. The cathedral (1589-1604) is a late Renaissance building with a dome of modern construction. In the Cappella Sistina stands the magnificent tomb erected by Sixtus IV. to his parents. Facing the cathedral is the Della Rovere palace erected by Cardinal Giulio della Rovere (Julius II.) as a kind of university, and now occupied by the prefecture, the post-office, and the courts. San Domenico (or Giovanni Battista) built by the Dominicans, occupies the site of the very ancient church of Sant' Antonio Abate. Several of the churches have paintings of some merit, and there is a municipal picture-gallery occupying part of the extensive buildings of the civil hospital of St Paul. The Teatro Chiabrera, erected in 1853 in honour of the lyric poet Chiabrera, who was born in Savona, and is buried there in the church of San Giacomo, has its façade adorned with statues of Alfieri, Goldoni, Metastasio, and Rossini. The town-house (with the public library founded by the bishop of Savona, Maria di Mari, in 1840), the episcopal palace, and the harbour tower surmounted by a colossal figure of the Virgin also deserve mention. As early as the 12th century, the Savonese built themselves a sufficient harbour; but in the 16th century their rivals the Genoese, fearing that Francis I. of France intended to make it a great seat of Mediterranean trade, rendered it useless by sinking at its mouth vessels filled with large stones. The modern harbour, dating from 1815, has since 1880 been provided with a dock excavated in the rock, 986 feet long 460 wide and 23 feet deep; and other extensions are in progress. In 1884 1012 vessels (349,462 tons) entered and 988 (346,337 tons) cleared—the steamers being respectively 298 (273,237 tons) and 294 (270,953). The opening of the railway to Bra (1878) at once gave Savona an advantage over Genoa as a port for supplying Turin and Piedmont. A large import trade has since grown up, especially in coals (300,000 tons from Great Britain and France), which can be loaded directly from the ship into the trucks. The exports are confined to the products of the local industries, fruit, hoop-staves, &c. The potteries which have been long established at Savona export their earthenware to all parts of Italy; and there are glass-

works, soap-works, and one of the largest iron-foundries in North Italy. Shipbuilding is also carried on. The population of the commune, which includes the suburbs of Fornaci, Lavagnola, Legino and Zinola, and San Bernardo, was 19,611 in 1861 and 29,614 in 1881, that of the city at the latter date being 19,120.

Savona is the *Savo* where, according to Livy, Mago stored his booty in the Second Punic War. In 1191 it bought up the territorial claims of the Marquises Del Carretto. Its whole history is that of a long struggle against the preponderance of Genoa. In 1746 it was captured by the king of Sardinia, but it was restored to Genoa by the treaty of Aix-la-Chapelle. Columbus, whose ancestors came from Savona, gave the name of the city to one of the first islands he discovered in the West Indies.

SAVONAROLA, GIROLAMO (1452-1498). The roll of Italian great men contains few grander names than that of Savonarola, and the career of this patriot-priest, reformer, and statesman is one of the strangest pages of Italy's history. Amid the splendid corruptions of the Italian Renaissance he was the representative of pure Christianity, the founder and ruler of an ideal Christian republic, and, when vanquished by the power of Rome, suffered martyrdom for the cause to which his life had been dedicated. His doctrines have been the theme of interminable controversies and contradictory judgments. He has been alternately declared a fanatic bent on the revival of mediæval barbarism and an enlightened precursor of the reformation, a true Catholic prophet and martyr and a shameless impostor and heretic. It is enough to say here that his best biographers and critics give satisfactory proofs that he was chiefly a reformer of morals, who, while boldly denouncing Papal corruptions, preserved an entire belief in all the dogmas of the Roman Catholic Church.

Girolamo Savonarola was born at Ferrara 21st September 1452, the third child of Michele Savonarola and his wife Elena Bonaccossi of Mantua. His grandfather, Michele Savonarola, a Paduan physician of much repute and learning, had settled in Ferrara at the invitation of the reigning marquis, Nicholas III. of Este, and gained a large fortune there. The younger Michele was a mere courtier and spendthrift, but Elena Savonarola seems to have been a woman of superior stamp. She was tenderly loved by her famous son, and his letters prove that she retained his fullest confidence through all the vicissitudes of his career.

Girolamo was a grave precocious child, with an early passion for learning. He was guided in his first studies by his wise old grandfather the physician; and, in the hope of restoring their fallen fortunes, his parents intended him for the same profession. Even as a boy he had intense pleasure in reading St Thomas Aquinas and the Arab commentators of Aristotle, was skilled in the subtleties of the schools, wrote verses, studied music and design, and, avoiding society, loved solitary rambles on the banks of the Po. Grass-grown Ferrara was then a gay and bustling town of 100,000 inhabitants, its prince Berso d'Este a most magnificent potentate. To the mystic young student all festivities were repulsive, and although reared in a courtier-household he early asserted his individuality by his contempt for the pomp and glitter of court life. At the age of nineteen, however, he had as yet no thought of renouncing the world, for he was then passionately in love with the child of a friendly neighbour, a Strozzi exiled from Florence. His suit was repulsed with disdain; no Strozzi, he was told, might stoop to wed a Savonarola. This blow probably decided his career, but he endured two years of misery and mental conflict before resolving to abandon his medical studies and devote himself to God's service. He was full of doubt and self-distrust; disgust for the world did not seem to him a sufficient

qualification for the religious life, and his daily prayer was, "Lord! teach me the way my soul should walk." But in 1474 his doubts were dispelled by a sermon heard at Faenza, and his way was clear. Dreading the pain of bidding farewell to his dear ones, he secretly stole away to Bologna, entered the monastery of St Domenico and then acquainted his father with his reasons for the step. The world's wickedness was intolerable, he wrote; throughout Italy he beheld vice triumphant, virtue despised. Among the papers he had left behind at Ferrara was a treatise on "Contempt of the World," inveighing against the prevalent corruption and predicting the speedy vengeance of Heaven. His novitiate was marked by a fervour of humility. He sought the most menial offices, and did penance for his sins by the severest austerities. According to contemporary writers he was worn to a shadow.

All portraits of this extraordinary man are at first sight almost repulsively ugly, but written descriptions tell us that his gaunt features were beautified by an expression of singular force and benevolence. Luminous dark eyes sparkled and flamed beneath his thick, black brows, and his large mouth and prominent nether lip were as capable of gentle sweetness as of power and set resolve. He was of middling stature, dark complexion, had a nervous system of exceeding delicacy and the sanguineo-bilious temperament so often associated with genius. His manners were simple, his speech unadorned and almost homely. His splendid oratorical power was as yet unrevealed; but his intellectual gifts being at once recognized his superiors charged him with the instruction of the novices, instead of the humbler tasks he had wished to fulfil. He passed six quiet years in the convent, but his poems written during that period are expressive of burning indignation against the increasing corruptions of the church and profoundest sorrow for the calamities of his country.

In 1482 he reluctantly accepted a mission to Ferrara, and, regarding earthly affections as snares of the evil one, tried to keep aloof from his family. His preachings attracted slight attention there, no one—as he later remarked—being a prophet in his own land. An outbreak of hostilities between Ferrara and Venice, fomented by Pope Sixtus IV., soon caused his recall to Bologna. Thence he was despatched to St Mark's in Florence, the scene of his future triumph and downfall.

Lorenzo the Magnificent was then (1482) at the height of his power and popularity, and the Florentines, dazzled by his splendour and devoted to pleasure and luxury, were docile subjects to his rule. At first Savonarola was enchanted with Florence. Fresh from the gloom of Bologna, sickened by the evils wrought on Italy by the scandalous nepotism of the pope, and oppressed by some natural human anxiety as to his reception in a strange city, the gaiety and charm of his novel surroundings lifted a weight from his soul. His cloister, sanctified by memories of St Antonine and adorned with the inspired paintings of Frà Angelico, seemed to him a fore-court of heaven. But his content speedily changed to horror. The Florence streets rang with Lorenzo's ribald songs (the "canti carnascialeschi"); the smooth, cultured citizens were dead to all sense of religion or morality; and the spirit of the fashionable heathen philosophy had even infected the brotherhood of St Mark. In 1483 Savonarola was Lenten preacher in the church of St Lorenzo, but his plain, earnest exhortations attracted few hearers, while all the world thronged to Santo Spirito to enjoy the elegant rhetoric of Frà Mariano da Genazzano. Discouraged by this failure in the pulpit, Savonarola now devoted himself to teaching in the convent, but his zeal for the salvation

of the apathetic townsfolk was soon to stir him to fresh efforts. Convinced of being divinely inspired, he had begun to see visions, and discovered in the Apocalypse symbols of the heavenly vengeance about to overtake this sin-laden people. In a hymn to the Saviour composed at this time he gave vent to his prophetic dismay. The papal chair was now filled by Innocent VIII., whose rule was even more infamous than that of his predecessor Sixtus IV.

Savonarola's first success as a preacher was gained at St Gemignano (1484-85), but it was only at Brescia in the following year that his power as an orator was fully revealed. In a sermon on the Apocalypse he shook men's souls by his terrible threats of the wrath to come, and drew tears from their eyes by the tender pathos of his assurances of divine mercy. A Brescian friar relates that a halo of light was seen to flash round his head, and the citizens remembered his awful prophecies when in 1512 their town was put to the sack by Gaston de Foix.

Soon, at a Dominican council at Reggio, Savonarola had occasion to display his theological learning and subtlety. The famous Pico della Mirandola was particularly impressed by the friar's attainments, and is said to have urged Lorenzo de' Medici to recall him from Lombardy. When Savonarola returned to Florence in 1490, his fame as an orator had gone there before him. The cloister garden was too small for the crowds attending his lectures, and on the 1st August 1490 he gave his first sermon in the church of St Mark. To quote his own words, it was "a terrible sermon," and legend adds that he foretold he should preach for eight years.

And now, for the better setting forth of his doctrines, to silence pedants, and confute malignant misinterpretation, he published a collection of his writings. These proved his knowledge of the ancient philosophy he so fiercely condemned, and showed that no ignorance of the fathers caused him to seek inspiration from the Bible alone. *The Triumph of the Cross* is his principal work, but everything he wrote was animated by the ardent spirit of piety evidenced in his life. Savonarola's sole aim was to bring mankind nearer to God.

In 1491 he was invited to preach in the cathedral, Sta Maria del Fiore, and his rule over Florence may be said to begin from that date. The anger and uneasiness of Lorenzo de' Medici gave testimony to his power. Five of the leading men of Florence were sent to urge him to moderate his tone, and in his own interest and that of his convent to show more respect to the head of the state. But Savonarola rejected their advice. "Tell your master," he said in conclusion, "that, albeit I am a humble stranger, he the lord of Florence, yet I shall remain and he depart." Afterwards, in the presence of many witnesses, he foretold that stupendous changes impended over Italy,—that Lorenzo, the pope, and the king of Naples were all near unto death.

In the July of the same year he was elected prior of St Mark's. As the convent had been rebuilt by Cosimo, and enriched by the bounty of the Medici, it was considered the duty of the new superior to present his homage to Lorenzo. Savonarola, however, refused to conform to the usage. His election was due to God, not Lorenzo; to God alone would he promise submission. Upon this the sovereign angrily exclaimed: "This stranger comes to dwell in my house, yet will not stoop to pay me a visit." Nevertheless, disdaining to recognize the enmity of a mere monk, he tried various conciliatory measures. All were rejected by the unbending prior, who even refused to let his convent profit by Lorenzo's donations. The Magnifico then sought to undermine his popularity, and Frà Mariano was employed to attack him from the pulpit. But the

preacher's scandalous accusations missed their mark, and disgusted his hearers without hurting his rival. Savonarola took up the challenge; his eloquence prevailed, and Frà Mariano was silenced. But the latter, while feigning indifference, was thenceforth his rancorous and determined foe.

In April 1492 Lorenzo de' Medici was on his death-bed at Careggi. Oppressed by the weight of his crimes, he needed some assurance of divine forgiveness from trustier lips than those of obsequious courtiers, and summoned the unyielding prior to shrive his soul. Savonarola reluctantly came, and, after hearing the agitated confession of the dying prince, offered absolution upon three conditions. Lorenzo asked in what they consisted. First, "You must repent and feel true faith in God's mercy." Lorenzo assented. Secondly, "You must give up your ill-gotten wealth." This too Lorenzo promised, after some hesitation; but upon hearing the third clause, "You must restore the liberties of Florence," Lorenzo turned his face to the wall and made no reply. Savonarola waited a few moments and then went away. And shortly after his penitent died unabsolved.

Savonarola's influence now rapidly increased. Many adherents of the late prince came over to his side, disgusted by the violence and incompetency of Piero de' Medici's rule. All state affairs were mismanaged, and Florence was fast losing the power and prestige acquired under Lorenzo. The same year witnessed the fulfilment of Savonarola's second prediction in the death of Innocent VIII. (July 1492); men's minds were full of anxiety, and the scandalous election of Cardinal Borgia to the papal chair heralded the climax of Italy's woes. The friar's utterances became more and more fervent and impassioned. Patriotic solicitude combined with close study of Biblical prophecies had stirred him to a pious frenzy, in which he saw visions and believed himself the recipient of divine revelations. It was during the delivery of one of his forcible Advent sermons that he beheld the celebrated vision, recorded in contemporary medals and engravings, that is almost a symbol of his doctrines. A hand appeared to him bearing a flaming sword inscribed with the words: "Gladius Domini supra terram cito et velociter." He heard supernatural voices proclaiming mercy to the faithful, vengeance on the guilty, and mighty cries that the wrath of God was at hand. Then the sword bent towards the earth, the sky darkened, thunder pealed, lightning flashed, and the whole world was wasted by famine, bloodshed, and pestilence. It was probably the noise of these sermons that caused the friar's temporary removal from Florence at the instance of Piero de' Medici. He was presently addressing enthusiastic congregations at Prato and Bologna. In the latter city his courage in rebuking the wife of Bentivoglio, the reigning lord, for interrupting divine service by her noisy entrance nearly cost him his life. Assassins were sent to kill him in his cell; but awed, it is said, by Savonarola's words and demeanour they fled dismayed from his presence. At the close of his last sermon the undaunted friar publicly announced the day and hour of his departure from Bologna; and his lonely journey on foot over the Apennines was safely accomplished. He was rapturously welcomed by the community of St Mark's, and at once proceeded to re-establish the discipline of the order and to sweep away all abuses. For this purpose he obtained, after much difficulty, a papal brief emancipating the Dominicans of St Mark from the rule of the Lombard vicars of that order. He thus became an independent authority, no longer at the command of distant superiors. Thoroughly reorganizing the convent, he relegated many of the brethren to a quieter retreat outside the city, only

retaining in Florence those best fitted to aid in intellectual labour. To render the convent self-supporting, he opened schools for various branches of art, and promoted the study of Oriental languages. His efforts were completely successful; the brethren's enthusiasm was fired by their superior's example; religion and learning made equal progress; St Mark's became the most popular monastery in Florence, and many citizens of noble birth flocked thither to take the vows.

Meanwhile Savonarola continued to denounce the abuses of the church and the guilt and corruption of mankind, and thundered forth predictions of heavenly wrath. The scourge of war was already at hand, for in 1494 the duke of Milan demanded the aid of France, and King Charles VIII. brought an army across the Alps. Piero de' Medici, maddened with fear, and forgetting that hitherto Florence had been the firm friend of France, made alliance with the Neapolitan sovereign whose kingdom was claimed by Charles. Then, repenting this ill-judged step, he hurried in person to the French camp at Pietra Santa, and humbled himself before the king. And, not content with agreeing to all the latter's demands, he further promised large sums of money and the surrender of the strongholds of Pisa and Leghorn.

This news drove Florence to revolt, and the worst excesses were feared from the popular fury. But even at this crisis Savonarola's influence was all-powerful, and a bloodless revolution was effected. Piero Capponi's declaration that "it was time to put an end to this baby government" was the sole weapon needed to depose Piero de' Medici. The resuscitated republic instantly sent a fresh embassy to the French king, to arrange the terms of his reception in Florence. Savonarola was one of the envoys, Charles being known to entertain the greatest veneration for the friar who had so long predicted his coming and declared it to be divinely ordained. He was most respectfully received at the camp, but could obtain no definite pledges from the king, who was bent on first coming to Florence. During Savonarola's absence Piero de' Medici had re-entered the city, found his power irretrievably lost, and been contemptuously but peaceably expelled. It is a proof of the high esteem in which Savonarola's convent was held that, although the headquarters of the victorious popular party, Piero's brother, Cardinal Medici, entrusted to its care a large share of the family treasures.

Returning full of hope from Pietra Santa, Savonarola might well have been dismayed by the distracted state of public affairs. There was no Government, and revolted Pisa was secretly favoured by the monarch who was knocking at the gates of Florence. Nevertheless, with the aid of Capponi, he guided the bewildered city safely through these critical days. Charles entered Florence on the 17th November 1494, and the citizens' fears evaporated in jests on the puny exterior of the "threatened scourge." But the exorbitance of his demands soon showed that he came as a foe. All was agitation; disturbances arose, and serious collision with the French troops seemed inevitable. The signory resolved to be rid of their dangerous guests; and, when Charles threatened to sound his trumpets unless the sums exacted were paid, Capponi tore up the treaty in his face and made the memorable reply: "Then we will ring our bells." The monarch was cowed, accepted moderate terms, and, yielding to Savonarola's remonstrances, left Florence on the 24th November.

The city was now free but in the utmost disorder, its commerce ruined, its treasury drained. After seventy years' subjection to the Medici it had forgotten the art of self-government, and felt the need of a strong guiding hand. So the citizens turned to the patriot monk whose